

Active ageing measures in selected European Union countries

Final Report

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Equal opportunities in the labour market for people aged 50+

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The demographic changes observed in the most developed parts of the world lead to an increase in the number and percentage of the elderly. The changes are well recognised by the representatives of politics and media, as well as by the public opinion. The increase in the number of the elderly – which in the next years will occur much as a result of the cohort factor (birth cohorts born in the times of post-war baby-boom reaching the age of permanent exit from the labour market) – is deemed to be an important determinant which may intensify long-term economic problems of developed countries. The increased need for measures of full implementation of social security system resulting from the growth of the senior population is seen as the key factor of the future financial unbalance. This leads straight to the attempts to mitigate the influence of the demographic changes by way of increasing this host of the fifty- and sixty-year-olds who – while still working – will be the payers of taxes and para-taxes instead of being the beneficiaries of public transfers.

The solutions pertaining to the said demographic problems are various. To say nothing about affecting the willingness to have children, mass immigration, or health condition of seniors, it should be noted that one of the measures that gains more and more on importance is the question of changing the attitude to the key events in the life of an individual, commencing, ending or modifying their most important careers [Goldstein, 2010, p. 30]. This approach is perceived as active ageing.

Active ageing is understood as a tool against the ageing of population, as – in respect of the life-cycle – contrary to what may seem, it does not concern only the period of old age but is also related to affecting the attitude of individuals and collectives towards long individual old age, the willing to prepare to that age in several most important fields of activity: professional work, health, relationships with others, securing proper life standard, education etc. [Szukalski, 2009, pp. 39-55]. The crucial assumption of the active ageing concept is the idea of the necessity to affect as long as possible the maintenance of an individual's social productivity, defined as “any activity that produces goods and services, whether paid or not, including activity such as housework, childcare, voluntary work, and help to family and friends” [Hinterlong et al., 2001, p. 7].

Implementing the idea of active ageing requires support from public institutions of various levels, interested most of all in supporting a professional career and making it finish as late as possible. In both cases the support may have different forms, depending on many factors, and above all on the life phase of an individual. The basic activities towards people from younger cohorts at working age of non-mobility relate to increasing the attractiveness of their human capital through increasing the level of their qualifications and skills. And the aim of measures involving to a greater extent the elderly is to encourage employers to employ them,

first of all through decreasing the employment costs, while affecting an individual involves a stronger relation between the amount of pension benefit and the course of occupational career and simultaneously the prevention from acquiring other than retirement or disability pension incomes, which replace the income from work, financed from public funds.

As a result, the perception of the individual ageing process by the politicians changes, as both the authorities of the particular countries of the Old Continent and the EU authorities, more and more clearly notice the redefined life-cycle as the most important instrument reducing the socio-economic costs of the population's ageing process. Thus, the **policy towards life-cycle** is preferred rather than the traditionally perceived social policy, i.e. a policy towards a social problem (e.g. the elderly, employees reaching the retirement age). The policy towards a social problem is aimed at overcoming (or preventing) severe and negatively assessed risks resulting from the way in which a society functions, and which are posed to large parts of communities, and which cannot be opposed independently by individuals, their families and relatives. The policy towards life-cycle in turn constitutes an attempt to prevent some predictable events in the life of an individual which will have negative impact on their further life and its quality [Szatur-Jaworska, 2000] or an attempt to induce an individual to conduct a normative model of life preferred in the given society to the largest possible extent [Leisering, 2004].

From the perspective of our interests, it is extremely important to note that contemporary Europe observes slow popularisation of the attitude towards ageing based on the previously mentioned active ageing concept. This attitude is founded upon one desideratum and two assumptions. The said requirement is providing an individual with the possibility to be socially productive as long as possible. And the two assumptions determining the fulfilment of the mentioned desideratum are following: 1) the necessity to redefine the term "social productivity", 2) the necessity of individuals and collectives to prepare to attain the goal defined as enabling to be productive as long as possible.

In the case of redefining social productivity, the focus is placed on going beyond the traditional, economic definition of the term. Traditionally, productivity is understood as related to efficiency and employment of an individual, and it includes only its place in the labour market. But the contemporary understanding of social productivity includes also the usefulness outside the labour market – resulting from house chores or voluntary work.

The starting point to understand the necessity of being prepared to maintain productivity is stating that a considerable part of an individual's knowledge, skills and qualifications quickly becomes outdated in the quickly changing world, and thus the willingness to be productive for a longer period of time must be bound with the readiness to replenish the elements of the human capital which become outdated.

In consequence, we are increasingly aware of the fact that the situation of the elderly as well as the well-being of whole societies in the future will depend on a typical life course of the community members, their career paths, sequences of events constituting these careers, and most of all on the location in time of these events. The social policy tries to have a larger impact on these career paths (i.e. the sequences of events relating to the same sphere of life of an individual) which are deemed to be crucial from the society's point of view – that is the professional, educational, family or health career, and the said influence is an attempt to shape both the course of individual careers as well as the whole groups of careers that co-exist in one time, and are often competitive towards one another.

In practice this means a greater pressure on: 1) affecting the moments of the so-called transitions, i.e. the most important events having impact on the career trajectory, which means

first of all its commencing and finishing; 2) affecting with a proper advance, and taking into consideration the fact that a considerable part of the key events depend on a number of factors found in previous periods (e.g. illnesses and their treatment at the age of 40-50 determine the fitness and thus the ability to work in the consecutive years); 3) affecting the course of one career through forming another one (e.g. impact of further education on the possibility to continue occupational career, or having a care-taker of an ill spouse as a determinant of the continuation of the professional work). At the same time, the growing awareness of the complexity of affecting the course of selected careers was visible in various changes in legislation which – at first glance – had nothing in common with the issue of affecting the situation of people aged 45+ in the labour market.

The analysis of the above-mentioned conditions allows to draw unequivocal conclusion that the direct, or at least indirect, goal of these activities is to promote an attitude to work which would be accordant with the human life-cycle, within the meaning of the guidelines of the EU Council [Council Decision, 2010, pp. 49-50; Council Decision, 2005, p. 21]. No wonder then that – taking into consideration that in the last decades “a deeply embedded culture of early retirement” [European Commission, 2002] emerged on the territory of many European countries – **the idea of successful and active ageing as a condition of increasing the elderly’s economic activity is increasingly promoted, both on the Member States level, and on the EU level.** This idea has been even transformed into a political project, in which – following the foresight spirit – the attempts are taken to affect with available measures the attainment of the required target situation understood as remaining healthy, fit and self-dependent (including in terms of economy, i.e. earn one’s living from one’s own work) as long as possible.

Developed countries, noting the changes which occurred, promote the idea of active ageing as a kind of a remedy for economic maladies related to the process of population ageing. However, it should be noted that in the majority of the European countries the term *active ageing* is not properly understood due to negative connotations of the verb “to age” in the national languages, while in the case of the English language it means simply moving along the line of life, measured by the growing number of years. As a result, misunderstandings often arise due to which *active ageing* is limited to the activity of the elderly. That is why – in the majority of cases – the active ageing policy is narrowed to that phase of life which precedes the retirement age by approx. 10-15 years, and additionally this type of policy includes solutions relating mainly to the labour market. This focus on the economic aspect with marginalisation, when not omission, of other elements, apart from health, occurs together with exposing by the media and politicians in the more developed countries the delayed exit from the labour market as the only method preventing pauperization in the old age. The result of the above is an increased interest in an economically active old age as a kind of a protection instrument against earlier retirement whose amount in such a case is low.

The implementation of the widely-understood active ageing policy is evidenced most of all by:

- holistic nature of the undertaken actions – whether selective or comprehensive actions taking into account, apart from economic and legal incentives affecting the willingness to remain employed and to employ elderly, also exercising influence on their other careers determining economic activity, of which most of all on the health career (physical and mental condition, fitness), educational career (possibility to improve skills and knowledge,

- which is useful in the labour market), family career (possibility to combine work with care over dependent family members: parents, a spouse, grandchildren);
- regularity of actions – whether incidental actions undertaken under the influence of short-term economic trends, or systemic actions, internally coherent, long-term, based on “future management” (taking into account anticipated changes).

The practical activities within the area of labour market, undertaken both by the EU Member State governments, as well as by the authorities of the Community, focus on embedding into the legal and institutional system the incentives encouraging persons on the verge of old age to a longer economic activity, making that activity possible or even forcing to it. In order to encourage the extension of the economic career, state authorities employ usually economic incentives, such as increasing pension benefits for later deactivation and longer period of working, introducing tax relieves for older employees or facilitating part-time jobs.

On the other hand, public actions aimed at allowing an individual to remain longer in the labour market focus on lifting barriers which lead to reducing the value of older employees in the eyes of employers, i.e. on enabling the improvement of the held qualifications, facilitating the access to health care, including knowledge in the area of prophylaxis, disseminating the awareness of benefits from employing experienced employees among entrepreneurs, promoting prevention of ageism. In enforcing a longer professional career, the foreground is taken by pension system reforms that increase retirement age and increasingly often level the entitlements of women and men. However, it also takes a form of a pressure on the employers, imposing an obligation to include at least some of the age management elements into conducting their business or hindering the dismissal of employees being the in the pre-retirement period.

The public opinion concentrates less often on the changes in progress, observed from the perspective of an individual, and more precisely – from the perspective of its life course. The most important long-term changes perceived from this perspective include the growth of the entrance age into the professional life (related with the simultaneous growth of qualification level measured with education level) and extending the period of acquiring pension benefits. As a result, taking into consideration an individual's life course, inequality increases between the period of economic activity/employment and the periods of lack of this activity, which in turn leads to reduction of working period compared to the period of living from non-profit sources, above all from pension benefit. The increase of the retirement age referred to above means nothing more than a mere restoring of the balance between the period of employment and the period of receiving pension. However, the willingness to affect an individual's decision as for the course of its professional career must take into account the complexity of the decision-making process, of which first of all the fact that – abstracting from the external factors' influence (willingness of employers to engage older employees, labour market situation, etc.) – a professional career is not entirely independent from the course of other careers executed in parallel by the individual: the family, health or educational one. It is this viewpoint, concentrating on the course of life, which allows the transition from the analysis of incidental public support provided for older (potential) employees to the analysis of a support system including at the same time the said interactions between the course of the particular careers and the help provided in the execution thereof. Although such an approach would be a desired requirement, it is the problem approach that still dominates, which concentrates on solving partial problems only (see [Bovenberg, 2007]), thus it is far from the active ageing concept.

This publication presents the final Report on one of the measures applied within the *Equal opportunities in the labour market for people aged 50+* project. The project is conducted within 2010-2014 by Human Resources Development Centre (*Centrum Rozwoju Zasobów Ludzkich*) (Project Leader) and the University of Lodz (Partner) under the instructions of the Ministry of Labour and Social Policy of the Republic of Poland and funded from the means of the European Social Fund. The Project accords well with the execution of Measure 1. "Working conditions improvement, employment promotion of employees after 50 and age management" of the governmental "Solidarity between generations. Measures to increase economic activity of people aged 50+" Programme.

The main objective of the *Equal opportunities in the labour market for people aged 50+* project is to promote economic activity of women and men aged 50+ as well as activities aimed at extending the economic activity of these persons. The assumed goals are attained through conducting comprehensive activities, which in the years 2010-2014 include the following tasks:

- conducting wide-range research works and disseminating the results thereof;
- works of the national Theme Network, working under the name of "50+ Programme Board" and "50+ Social Board", whose aim is to develop recommendations in the field of activities performed within the "Solidarity between generations. Measures to increase economic activity of people aged 50+" programme ("50+ Programme") and determining the directions of changes of the Programme and guidelines for developing the idea of activities supporting people at the age of 60+ in the labour market;
- a publication of a recommendation catalogue for the measures aimed at activating people aged 50+, executed within the EU funds;
- a publication of a recommendation catalogue for programmes increasing the activity of people at the age of 50+ and 60+;
- organising a nationwide information and promotion campaign concerning economic activity of women and men aged 50+, creating a website of the project under the address www.50plus.gov.pl, developing an information leaflet for people aged 50+, organising 18 conferences promoting economic activity of women and men after the age of 50;
- conducting workshops (using the *blended learning* method consisting of in-site classes and *e-learning*) for 630 employees of labour market and social care institutions;
- a publication of a national Report for Poland, elaborated by OECD.

All activities executed by the University of Lodz have been divided into three tasks (see tab. 1).

Table 1. Structure of research works carried out within the “Equal opportunities in the labour market for people aged 50+” Project executed by the University of Lodz

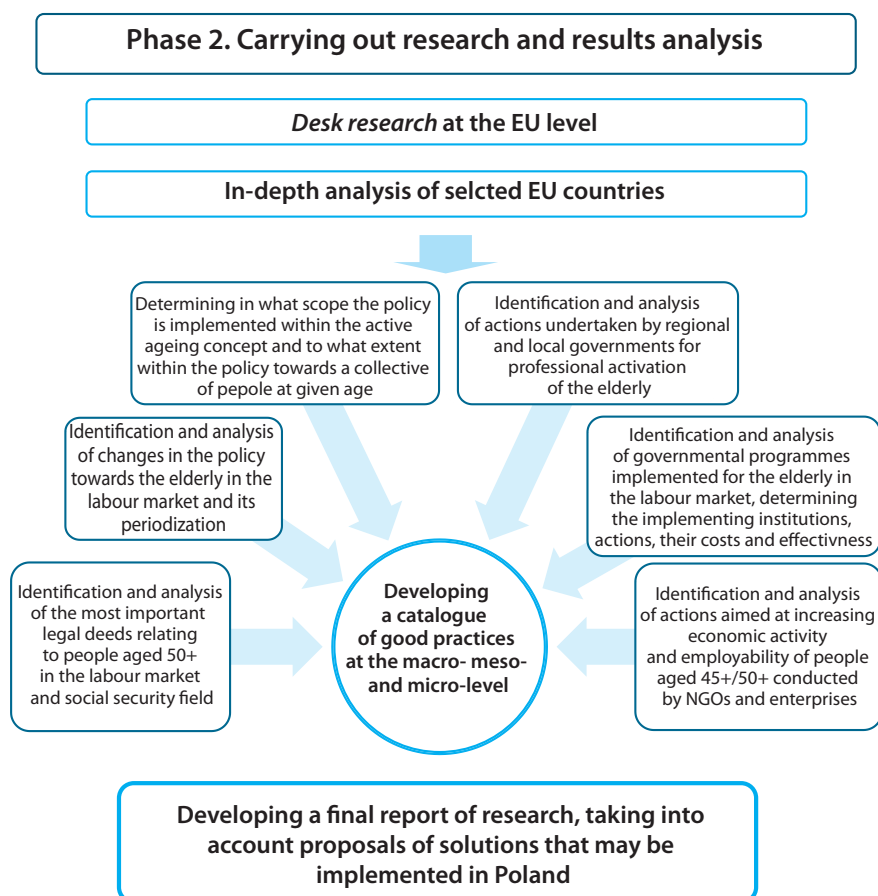
Item	General characteristics of research executed	Output
<p>Task 1. Development of solution analysis of currently implemented and already completed programmes aimed at people aged 50+ in Poland in the years 2004-2009 and 2010-2012.</p> <p>Phase 1, concerning activities in the years 2004-2009.</p> <p>Phase 2, concerning activities in the years 2010-2012 (Leader's task).</p>	<p>The research concerned activities undertaken in the years 2004-2009 aimed at levelling the opportunities of people aged 45+/50+ in the labour market. The analysis included in particular the state and local government programmes for the labour market contributing to the professional activation of persons aged 45/50+. Special emphasis was placed on the analysis of activities devoted for persons aged 45 and more, undertaken within the programmes financed from the European Social Fund. The research was conducted based on programme documents and Reports, as well as primary data concerning the projects executed in the years 2004-2009.</p>	<p><i>An Analytical Report on Programmes for People 50+ Implemented in Poland between 2004 and 2009</i>, published in Q4 2011</p>
<p>Task 2. Development of analysis of solutions to promote active ageing in selected EU countries and to identify opportunities for their implementation.</p>	<p>The task includes research on the measures promoting active ageing in selected EU countries, both on the national level (governmental programmes and strategies implemented), and the regional or local level (projects and practices undertaken by local governments, NGOs or enterprises).</p>	<p>This Report; expected publication – Q4 2013</p>
<p>Task 3. Conducting a nationwide study – diagnosis of the current situation of women and men aged 50+ on the labour market in Poland.</p>	<p>The task involved a diagnosis of the current situation of women and men aged 50+ in the labour market in Poland. It was conducted based on a nationwide qualitative and quantitative study involving: people aged 45+, employers, district labour offices, employment agencies, training institutions, organisational units of social care and NGOs. The field study was complemented by <i>desk research</i>.</p>	<p><i>Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland. Final report</i>, published in Q3 2013</p>

Source: own elaboration.

Task 2, completed with this Report, focused on searching for instruments supporting active ageing, first of all in the area of economic activity, in the EU countries selected for systemic analysis (Denmark, Sweden, the Netherlands, Great Britain, Spain, the Czech Republic, Bulgaria, Romania, Cyprus and Italy, taking into account also France). The goal of the conducted research was above all to indicate proved legal and institutional solutions applied in the selected EU countries which may be also successfully applied in Poland.

In order to complete task 2, a number of research activities presented in fig. 1 were undertaken. Above all, once the analysis of the elderly situation in the EU countries and the actions undertaken to support the older (potential) employees by the European Commission was completed – we focused on analysing solutions, mainly systemic ones, in those Community countries which in the recent years were most successful in the area of supporting older employees.

Figure 1. Actions undertaken within task 2 *Development of analysis of solutions to promote active ageing in selected EU countries and to identify opportunities for their implementation*



Source: own elaboration.

Thus, the research included systemic solutions and examples of interesting initiatives undertaken by public and non-public entities (both private and “social” ones) in the listed countries, promoting active ageing and beneficial for the levelling of the opportunities of people aged 45/50+, which allowed for distinguishing good practices on macro-, meso- and micro-level.

The scope of research was so extended that this work presents only a part of the collected material. The logic of this Report is determined by attaining the above-mentioned goal. The Report is divided into two parts.

The first one, presenting the most important statistical data allowing for the evaluation of the elderly’s situation in the labour market in the EU countries, within the context of demographic trends and selected socio-economic variables (health, education) determining economic activity, is focused above all on the presentation of the above-mentioned fields of activity which may affect the level of employment among the elderly in the future: activities of state authorities within the EU, often in the form of anti-discrimination law, support for older

employees by way of promoting their employability, self-employment and lifelong learning, as well as new trends in the area of management, related to implementing diversity and age management. The analyses allow for better understanding of the background for the actions undertaken by the European governments, presented in the next part of the Report.

The second part presents national Reports relating to the policy of supporting economic activity of people on the verge of old age, conducted in the selected countries of the EU. The aim of these Reports is to indicate the systemic changes implemented in the recent years affecting the level of economic activity and employability of the elderly as a potential action inventory from which we could try to choose those possible to be transferred and implemented in Poland. That part includes also conclusions drawn from the analysis of the base (created during the project) of the so-called good practices introduced in the researched countries. The catalogue of these good practices is included in the Annex which can be found in the CD attached hereto.

The Report is completed with a summary, together with recommendations on the directions of changes and proposed actions aimed at reinforcing the opportunities of people aged 50+ in the Polish labour market.

As the research team, we do hope that this publication will initiate the discussion on the indispensable modifications to the governmental "Solidarity between generations. Measures to increase economic activity of people aged 50+" Programme as well as actions undertaken by non-public entities supporting older people who want to remain economically active as long as possible. Poland ranks 25th among 27 EU countries in the "Active Ageing Index 2012" [<http://www.esfage.eu/sites/esfage/files/attachments/Active%20Ageing%20Index%202012.pdf>] published by the European Centre for Social Welfare Policy and Research in Vienna in December 2012. The ranking took into account the basic dimensions of active ageing, among others economic and social activity, providing care to others, political participation, learning, physical exercising, financial security, access to medical services, physical and health condition or ability to use modern technologies. Such a low rank of Poland indicates explicitly that the problem of the activation of the elderly and people reaching the old age will be one of the most important issues which the government of our country will have to face in the future years.

Social and economic activity of the elderly: dimensions and conditions

Chapter 1

Population ageing in the European Union – a challenge for the labour market

Justyna Wiktorowicz

Introduction

The population ageing is becoming an increasing challenge for labour markets in the European Union countries. Changes in the course of life-cycle, the extension of the phase preceding the start of the professional career and the time period in which one is a pensioner result in the changes of the population's economic structure. Therefore, it would be appropriate to present the basic characteristics defining economic activity of older Europeans as well as demographic factors determining the level of the selected indicators. The analysis of the following was performed: the change in age structure of the population, economic activity of people at working age of non-mobility (i.e. 45-64 yrs.) as well as the most important (from the occupational perspective) socio-economic characteristics of this group.

At this point it is important to define working age. Depending on the country, the limits of the working age differ, which is the effect of the national legislation imposing compulsory education (and thus establishing the lower end of the working age) and defining the pension age (and thus the upper end of the working age) [Szukalski, 2012, p. 22]. Eurostat, however, uses unified limits for all countries and both for women and men: and thus, working age is defined in accordance with the tradition reaching to the 19th century – between the 15th and 64th year of age. Usually, the basic indicators determining economic activity (economic activity rate, employment rate etc.) are determined within the same range. But in the face of changing life conditions, including in particular the drift of the age at which one enters the labour market (and thus completes education), the indicated determinants of retirement age do not reflect the actual period of being employed any more. As a consequence, another definition of working age is applied in the same time, which indicates the range of 20th to 64th year of age (both for women and men). This age, although contrary to the provisions of labour law of any EU country, seems to describe well the average age of commencing and ending economic activity on the territory of the contemporary Community. Already in the 1990s the researchers, using the working life tables, noticed a very insignificant influence of the economic activity at the age of 20 on the length of the general professional career [Gesano, 1999]. According to the UNESCO data, the school life expectancy in a three-level education system amounts currently for the particular countries of the EU to 14-17 years, while the age below of which education is compulsory is 15 to 18 years [http://stats.uis.unesco.org/unesco/TableViewer/tableView.aspx?ReportId=3985&IF_Language=eng]. Thus, in practice, the great majority of youth between 15 and 19 years of age is not economically active. The need to employ an approach which would to a greater extent take into account the reality of the contemporary life, has been recently more and more emphasised by demographers (see e.g. [Kotowska, Matysiak, 2007]), and is

also indicated in the official documents of the EU, including the Europe 2020 strategy. Taking into consideration the indicated conditions, **this Report applies the second of the discussed definitions of working age, which is the range of 20-64 years of age.** This applies both to this chapter, as well as to the chapters presenting the results on the national level (chapters 7-17).

The analysis was conducted based on the Eurostat data. The time range of the analyses was to a large extent determined by the data availability; we took into consideration the latest values of the examined indicators and (in most cases) compared them in the time perspective. However, the vast majority of the discussed variables has been registered only for several, at most for twenty, years, and thus the year 2000 was assumed as the beginning of the comparative period (we referred to the earlier years when possible). A spatial comparison was conducted for each discussed characteristic, taking a country as the comparison unit. As a consequence, this chapter allows to place Poland among other Member States of the European Union in terms of economic activity of people aged 45/50+. The cited data allow also for a comparative evaluation of the situation in the countries subject to in-depth analysis in the second part of the Report, as well as in other EU countries. The information on the principles of choice and classification of the EU countries are included in Chapter 6 of the Report.

1.1. Main demographic trends in the European Union countries

One of the most important factors – apart from the economic situation – determining the situation in the labour market of the EU countries in recent time is population ageing and related processes. The inhabitants of Europe live increasingly longer – the age median¹ amounts currently to 41.5, i.e. a half of the population of the European Union countries is at least 41.5 years old, while before several years the median was more than 6 years less (see tab. 1.1). In Germany, the median amounts even to 45, in Italy to 43.8. Half of Poles are not more than 38.4 years old and half of Irishmen and Cypriotes are approx. 35 years old at most. It is expected that by 2060 the age median in the EU-27 countries will rise to 47.6 [*Active ageing...*, 2010, p. 17]. In the moment of birth an average inhabitant of the European Union has 80.4 years to live, with a much lower value in the case of inhabitants of the countries of Central and Eastern Europe (which does not exceed 80 years, while e.g. in Italy, Spain or France it does exceed 82 years). A disturbing tendency characterizes fertility rate of Europeans – while before 40 years total fertility rate in all EU countries exceeded 2 or was only slightly below 2 (which secured demographic renewal), nowadays (as of 2011) such a value of TFR is noted only in Ireland (2.05), France (2.01), and close values in Great Britain (1.96) and Sweden (1.90). However, in the EU-27 countries it amounts in average to not more than 1.57, and this very low value of that indicator results from very low fertility rates in most countries of central, eastern and southern part of Europe. In Poland, it is counted among the lowest ones, with only 1.30, which is only by 0.07 higher than in Hungary which has the lowest total fertility rate and by 0.05 higher than in Romania which is next in ranking.

¹ The median is a measure of an average level of a variable. It is that value of a variable, which divides a collective in halves, in such sense that a half of elements reaches the value of the variable at a level not higher (or not lower) than the value of the median.

Table 1.1. Selected demographic indicators for the European Union countries after 1970

Country	Age median (in years)				Life expectancy*				TFR			
	1970	1990	2000	2012	1970	1990	2000	2011	1970	1990	2000	2011
EU-27	x	35.2	38.0	41.5	x	x	x	80.4	x	X	x	1.57
Austria	33.9	35.6	37.9	42.4	70.1	75.8	78.3	81.2	2.29	1.46	1.36	1.42
Belgium	34.5	36.2	38.7	41.0	71.0	76.2	77.9	80.5	2.25	1.62	1.67	1.81
Bulgaria	33.2	36.5	39.1	42.7	71.2	71.2	71.6	74.2	2.17	1.82	1.26	1.51
Cyprus	x	30.5	33.3	35.8	x	x	77.7	81.2	x	2.41	1.64	1.35
the Czech Republic	33.5	35.1	37.3	40.1	69.6	71.5	75.1	78.0	1.92	1.90	1.14	1.43
Denmark	32.5	37.0	38.2	40.8	x	74.9	76.9	79.9	1.95	1.67	1.77	1.75
Estonia	33.6	34.2	37.8	40.0	x	69.9	70.8	76.5	2.17	2.05	1.38	1.52
Finland	29.4	36.3	39.2	42.2	x	75.1	77.8	80.6	1.83	1.78	1.73	1.83
France	32.5	34.7	37.3	40.2	x	77.0	79.2	82.3	2.47	1.78	1.87	2.01
Greece	33.9	36.0	38.1	42.6	73.8	77.1	78.0	80.8	2.40	1.40	1.26	1.42
Spain	30.2	33.4	37.4	40.7	x	77.0	79.3	82.4	x	1.36	1.23	1.36
the Netherlands	28.5	34.4	37.3	41.3	x	77.1	78.2	81.3	2.57	1.62	1.72	1.76
Ireland	27.4	29.1	32.4	35.0	x	74.8	76.6	80.6	3.85	2.11	1.89	2.05
Lithuania	30.7	32.4	35.8	41.6	71.1	71.5	72.2	73.8	2.40	2.03	1.39	1.52
Luxembourg	35.3	34.6	37.3	39.1	x	x	78.0	81.1	1.97	1.60	1.76	1.76
Latvia	34.0	36.3	37.9	41.8	x	75.7	x	73.9	x	X	x	1.34
Malta	x	32.8	36.3	40.4	x	x	78.4	80.9	2,14 ^d	2.04	1.70	1.49
Germany	34.0	37.6	39.8	45.0	70.7	75.4	78.3	80.8	x	X	1.38	1.36
Poland	28.3	32.2	35.1	38.4	70.3	70.7	73.8	76.9	x	2.06	1.37	1.30
Portugal	29.4	33.9	37.6	42.3	66.7	74.1	76.7	80.9	3.01	1.56	1.55	1.35
Romania	30.9	32.6	34.4	39.0	68.2	69.9	71.2	74.6	x	1.83	1.31	1.25
Slovakia	28.3	31.2	33.9	37.7	69.8	71.1	73.3	76.1	2.41	2.09	1.30	1.45
Slovenia	x	34.0	37.8	42.0	x	73.9	76.2	80.1	x	1.46	1.26	1.56
Sweden	35.5	38.4	39.3	40.8	74.7	77.7	79.8	81.9	1.92	2.13	1.54	1.90
Hungary	34.1	36.1	38.5	40.3	69.3	69.4	71.9	75.1	1.98	1.87	1.32	1.23
Great Britain	34.3	35.8	37.5	39.8	x	x	78.0	81.1	x	1.83	1.64	1.96
Italy	32.7	36.9	40.1	43.8	x	77.1	79.9	82.8	2.38	1.33	1.26	1.40

* Average number of years which a new-born has to live (assuming that the death probability noted in the given year will be maintained in a longer period of time).

Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [demo_pjanind, demo_find], status as of 6th October 2013.

In the face of growing life duration of Europeans and a simultaneous low fertility rate maintaining for several decades, which – with proper delay – means a reduction in number of people starting their economic activity, one of the most important demographic phenomena of the recent decades is the shrinkage of potential labour force. In absolute terms, in most of the EU-27 countries a growing number of population at working age (i.e. 20-64) is observed after 1970 (with contrary tendencies only in Bulgaria i Latvia), however, after 1990 these growths do not compensate the increases in the number of post-working age population. The share of people at working-age in the whole population in some EU countries even shrank; a particularly difficult situation is observed in Germany where the value decreased by not less than 18.7 percentage points (tab. 1.2). Compared to 1970 the number of Poles at the age between 20 and

64 is currently higher by 41.6%, which in absolute values means an increase of the population from this age group by approx. 7.3 m people (for comparison: the total population in Poland grew by 18%). The tendencies observed in the entire period under analysis (1970-2012) in Poland are similar to those noted in the Netherlands, Slovakia or France, but – which is worth noting – in the recent 20 years the share of people at working-age in Poland (just like in Slovakia) increased, while in the mentioned countries of the Continental Europe it decreased.

Table 1.2. Population at working-age (20-64 yrs.) in the countries of the European Union in the years 1970-2012

Country	Population at working age (in thou.)					Share of working-age population in the total population (in %)					Total change in population in 2012 (in %) 1970=100
	1970	1990	2000	2012		1970	1990	2000	2012		
	status as of 1 st January				change (in %) 1970=100	status as of 1 st January				change (in %) 1970=100	
Austria	4097.0	4642.7	4911.2	5230.1	27.7	55.0	60.7	61.4	61.9	12.7	13.3
Belgium	5366.1	6002.6	6104.0	6640.3	23.7	55.5	60.3	59.6	59.9	7.7	14.9
Bulgaria	5035.5	5195.9	5001.2	4608.1	-8.5	59.5	59.3	61.1	62.9	5.7	-13.4
Cyprus	x	318.7	398.6	547.1	71,7 ^a	55,7 ^a	55.7	57.7	63.5	14,1 ^a	40.9
the Czech Republic	5760.3	5995.6	6453.3	6721.7	16.7	58.1	57.9	62.8	64.0	10.0	6.0
Denmark	2786.8	3087.8	3277.1	3266.8	17.2	56.8	60.1	61.5	58.5	3.1	13.7
Estonia	796.0	929.1	812.6	832.1	4.5	58.7	59.2	59.2	62.1	5.8	-1.2
Finland	2618.2	3049.1	3128.9	3204.9	22.4	56.7	61.3	60.5	59.3	4.6	17.1
France	27306.3	32985.8	35330.6	38016.8	39.2	54.0	58.3	58.4	58.2	7.7	29.3
Greece	5028.3	6001.1	6673.2	6890.6	37.0	57.3	59.3	61.2	61.0	6.6	28.6
Spain	18397.2	22440.6	24709.8	28961.2	57.4	54.8	57.8	61.7	62.7	14.5	37.5
the Netherlands	6989.0	9164.7	9838.5	10119.2	44.8	53.9	61.5	62.0	60.5	12.1	29.1
Ireland	1432.0	1820.1	2193.3	2770.5	93.5	48.7	51.9	58.1	60.5	24.3	55.7
Lithuania	1722.8	2182.3	2059.0	1814.4	5.3	55.2	59.1	58.6	60.3	9.2	-3.6
Luxembourg	197.1	240.6	265.8	330.1	67.5	58.2	63.4	61.3	62.9	8.0	55.1
Latvia	1394.0	1596.2	1422.2	1260.6	-9.6	59.3	59.8	59.7	61.7	4.2	-13.2
Malta	x	207.1	227.9	261.1	42,5 ^b	58,8 ^b	58.8	59.9	62.5	7,6 ^b	38.0
Germany	44155.7	50064.9	51282.1	50050.6	13.4	56.4	79.9	62.4	61.2	8.4	4.6
Poland	17705.6	21840.6	22703.6	25079.7	41.6	54.2	57.4	59.3	65.1	20.1	18.0
Portugal	4640.9	5750.3	6201.6	6374.6	37.4	53.4	57.5	60.8	60.5	13.3	21.2
Romania	11389.5	13424.9	13649.2	13786.2	21.0	56.6	57.8	60.8	64.6	14.1	6.0
Slovakia	2421.5	2974.5	3266.3	3549.2	46.6	53.4	56.3	60.5	65.7	23.0	19.1
Slovenia	x	1222.6	1251.1	1316.2	7,7 ^a	61,2 ^a	61.2	62.9	64.0	4,6 ^a	19.6
Sweden	4693.2	4921.1	5184.5	5521.5	17.6	58.6	57.7	58.5	58.2	-0.7	18.5
Hungary	6044.0	6103.5	6279.1	6267.1	3.7	58.6	58.8	61.4	62.9	7.5	-3.5
Great Britain	31134.4	33366.0	34619.3	37485.6	20.4	56.1	58.4	58.9	59.3	6.2	13.4
Italy	30813.4	34452.5	35400.0	36830.4	19.5	57.4	60.8	62.2	60.6	5.5	13.3

a – applies to the period 1990-2012, b – applies to the period 1980-2012

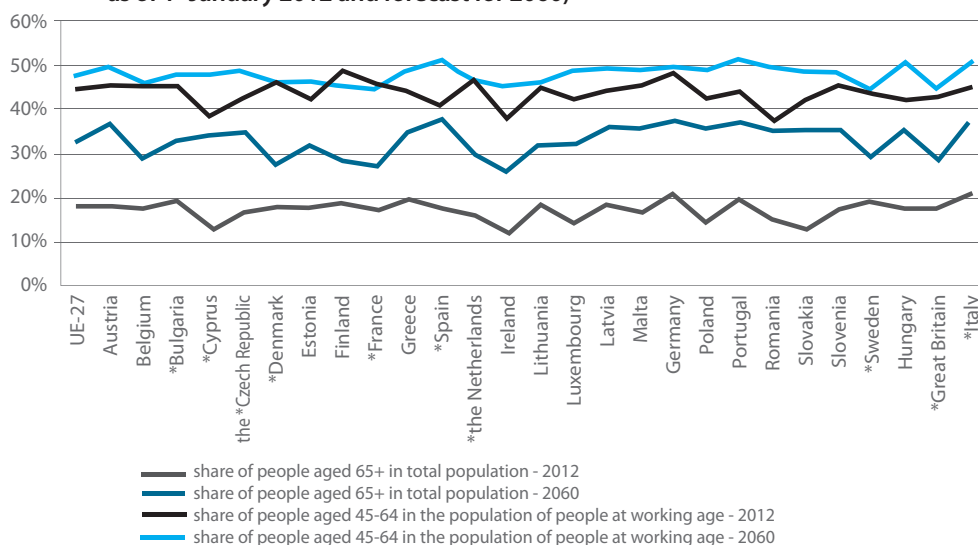
Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [demo_pjangroup], status as of 6th March 2013.

People in post-working age (65+) constitute a growing share in the total population; in 2012 it amounted to 17.8% in average for EU-27, with the Polish ratio among the lowest ones (13.8%) – right next to Ireland (11.4%), Cyprus and Slovakia (12.8%), and with Germany and Italy reaching the highest value (20.6%). According to the Eurostat forecast (variant without migration), up to 2060 the share of people at post-working age will rise almost twice, to 32.9%. In this case it is worth noting that Poland belongs to the countries in which – despite the currently favourable age structure of inhabitants – the course of the discussed changes will be most dynamic: the share of people aged 65+ will increase more than twice, up to 35.4%, which in absolute values means a growth of nearly 6 m people (fig. 1.1). Up to 2060 an equally considerable relative growth will be observed in Slovakia, Cyprus or Spain, furthermore it is forecast that a high share of people aged 65+ will be maintained in Italy, Germany and Portugal. Partly, European countries compensate the process of population ageing with the flow of immigrants, however, an opinion that this can only be an auxiliary tool is increasingly popular in Europe. This is connected with the non-economic, socio-cultural consequences of mass migrations, which to a large extent are transcontinental ones.

The shrinkage process of the population at working-age is accompanied by ageing of labour force. It is evidenced by the growing share of people at working-age of non-mobility, meaning at least 45 years old in the total collective of people at working age (20-64) – fig. 1.1.

Figure 1.1. Share of selected age groups as a % of total population in the EU countries (status as of 1st January 2012 and forecast for 2060)



* Country subject to in-depth analysis of the Report's second part.

Source: own elaboration based on Eurostat data [demo_pjangroup, proj_10c2150zmp], status as of 6th March 2013.

In 2012 44.1% in average of the working-age population in the EU-27 was constituted by people at non-mobility age (the ratio is similar for women and men – 44.8% and 43.4% respectively). The oldest labour force is observed in Germany (approx. 48%, regardless of sex) and Finland (47.6%, including 46.9% for men and 48.4% for women), at the opposite side there are Ireland, Cyprus and Romania (approx. 38% of people at working age are also at non-mobility

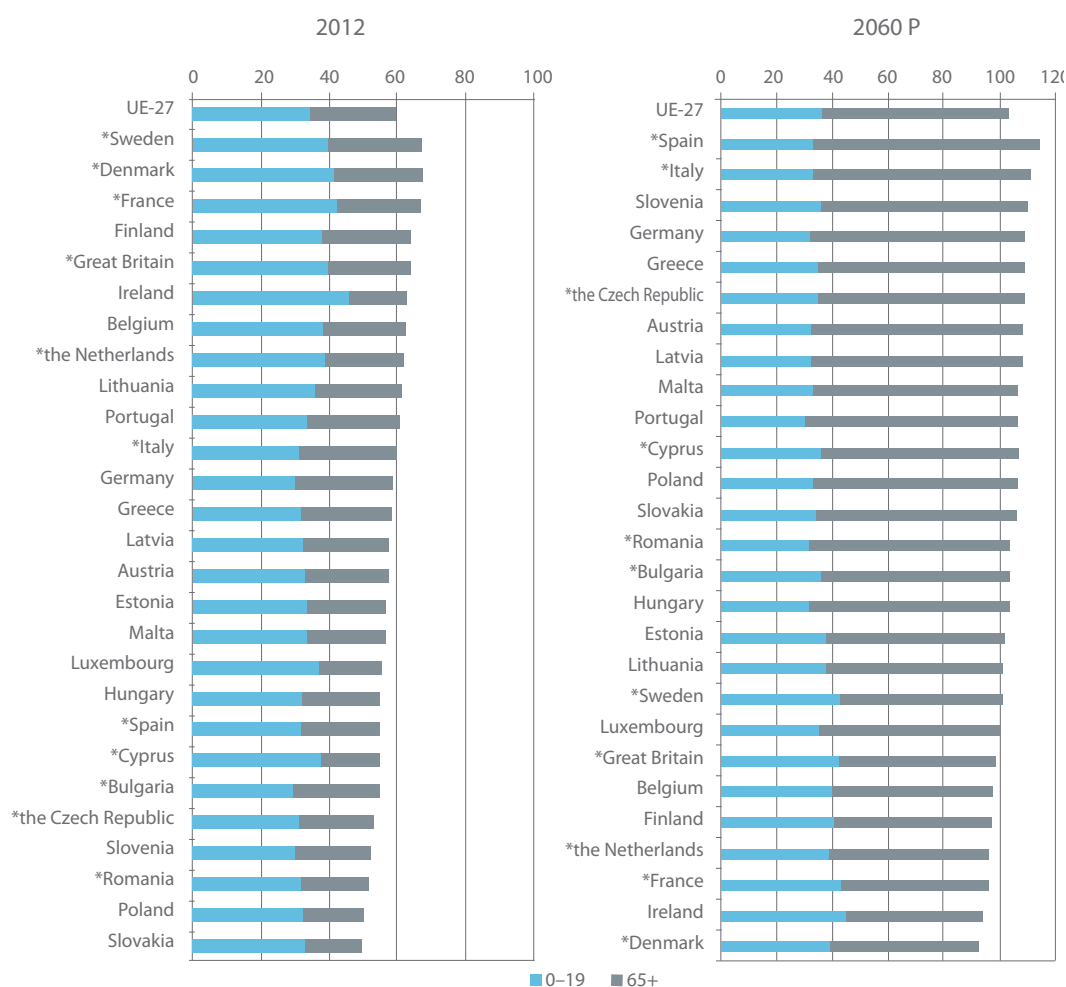
age). Poland is counted among Union's average, with the share at the level of 42.5% (41.3% for men and 43.6% for women). In the sex distribution, the discussed ratio in the majority of the EU countries is running at a similar level both for women and men, but in Latvia and Estonia it is clearly (by 5 pp.) higher for women which is related to high mortality of men on the verge of old age in these countries.

In 2060, the share of people at working age of non-mobility will remain at the level similar to the current one (in the scale of EU-27 a share of 47.6% is expected); fairly considerable growths of this indicator will be observed in the new Member States as well as in the countries of the Mediterranean Region (even approx. 30% of base value in Romania and approx. 24% in Cyprus and Spain), in few countries (mainly in the Scandinavian ones, and in France, Belgium, the Netherlands and Lithuania) the level of the indicator will remain almost constant (assuming the stability of working age).

The dependency ratio² is currently higher for the population of the EU-27 inhabitants at the pre-working age (0-19) than post-working age (65+) – in 2012 there were 24.8 people at post-working age and 34.5 people at pre-working age per 100 people at working age. This applies to all countries of the European Union (fig. 1.2). Germany, Italy and Bulgaria particularly stand out in this regard, where the old age dependency is corresponding to the young age dependency. In Poland, the dependency ratio is one of the lowest in the EU (approx. 50 people at non-working age per 100 at working age, with almost twice lower old age dependency ratio – 17.9, than young age ratio – 32.4). Nevertheless, the forecasts are pessimistic. According to the variant without migration of the Eurostat population projection, it is expected that in the European Union there will be 104.2 people on average from outside the group of working age per 100 people at that age (20-64 yrs.), and mainly it will be people at post-working age (67.1). The old age dependency ratio is expected to amount even to 75 (Spain, Italy, Germany, Portugal, Austria, Latvia); a relatively best situation will be found in Denmark, Ireland and France, where the ratio will come to the level of approx. 50. Quite extraordinary is the projected change of Poland's position (from last but one to the 11th – in 2060, which means forecasted considerable deterioration of the relative demographic situation) and in France and Denmark the situation is expected to improve much (fig. 1.2).

² Dependency ratio is defined as the number of people at non-working age per 100 people at working age. In the analysis of the influence of the population ageing also partial indicators are used – young age dependency ratio (number of people aged 0-19 per 100 people aged 20-64) and old age dependency ratio (number of people aged 65 or more per 100 people aged 20-64).

Figure 1.2. Dependency ratio in the countries of the European Union (status as of 1st January 2012 and forecast for 2060)



F – forecast; * country subject to in-depth analysis of the Report's second part.

Source: own elaboration based on Eurostat data [demo_pjangroup, proj_10c2150zmp], status as of 6th March 2013.

1.2. Selected socio-economic characteristics of people at working age of non-mobility

The processes described in the foregoing item, including in particular the extension of life expectancy, result in the changes of the life course. The exit from education system is delayed (which is the result of popularisation of the education at the higher secondary level) and so is also the beginning of professional career. On the other hand, in the conditions of constant technology progress, an acceleration of the process of employees' skills, knowledge and qualifications becoming outdated is observed, which translates into the worsening of the situation in the labour market. This applies above all to older people (in particular those on the verge of retirement, aged 55-64), in the case of whom – due to the time elapsed since the phase of intensive investments in the human capital (school and first years of occupational career) – the expiry of the said resources is most severe – especially that the knowledge and skills are not replenished.

A longer remaining within the education system is reflected in the improvement of the EU population structure according to education level – only in 2000 approx. 36% of population aged 25-64 had lower secondary or lower education, and only 18.5% higher education. The first of the discussed indicators was particularly high in the Mediterranean countries (it reached even approx. 80%), and the second one reached extremely low value in Malta (4%). The opposite side was occupied by Estonia and the Czech Republic where the share of people with lower secondary education or lower was just under 14% and Lithuania with the share of people with higher education of approx. 47%. In 2012 the indicators changed – higher education was a feature of over 1/4 of the EU inhabitants aged 25-64, although the range of the ratio was extensive – from approx. 16% in Romania and Malta to approx. 46% in Finland and Estonia (tab. 1.3).

Table 1.3. Population structure in the countries of the European Union by education level in selected age groups in the year 2000 and 2012 (as % of the population at a given year)

Country	25-64 yrs.						45-64 yrs.						55-64 yrs.					
	2000			2012			2000			2012			2000			2012		
	LG	UG	W	LG	UG	W	LG	UG	W	LG	UG	W	LG	UG	W	LG	UG	W
EU-27	35.6	42.8	18.5	25.8	44.8	28.9	44.7	38.8	16.6	31.3	46.3	22.4	51.9	34.0	14.1	35.5	44.1	20.4
Austria	23.8	x	x	16.9	60.4	18.0	32.1	x	x	21.0	61.2	17.8	37.0	x	x	26.2	57.0	16.7
Belgium	41.5	30.7	27.6	28.4	34.6	37.9	54.2	25.6	20.2	36.9	34.0	29.2	61.6	21.6	16.8	43.7	31.0	25.3
Bulgaria	32.5	46.9	21.0	19.0	51.9	29.1	41.7	41.5	16.8	21.3	57.0	21.8	53.3	32.5	14.2	25.2	53.4	21.5
Cyprus	38.5	36.7	22.5	22.6	35.5	40.9	55.6	27.9	16.5	32.3	39.3	28.4	63.6	24.6	11.8	43.6	32.3	24.1
the Czech Republic	13.9	71.2	9.8	7.5	70.5	19.5	19.5	70.1	10.4	10.0	75.0	15.0	24.2	66.2	9.6	13.0	74.4	12.6
Denmark	21.5	48.8	27.3	22.1	38.3	39.9	26.0	50.5	23.5	25.9	43.6	30.6	32.4	48.8	18.9	29.5	41.9	28.7
Estonia	13.9	52.7	34.9	10.2	47.0	45.3	20.7	50.3	29.0	8.5	55.1	36.4	29.0	43.9	27.0	11.6	52.8	35.6
Finland	26.8	39.3	35.5	15.2	41.2	46.2	38.6	34.3	27.1	19.7	44.1	36.2	49.3	27.4	23.3	26.0	42.6	31.4
France	37.8	37.4	22.0	27.5	39.1	32.6	48.4	35.7	15.9	36.0	42.2	21.8	56.3	30.8	12.9	41.0	39.5	19.6
Greece	48.4	34.3	15.5	34.3	41.0	26.4	65.3	23.3	11.4	45.0	33.4	21.6	74.0	18.0	8.0	52.9	27.6	19.5
Spain	61.4	15.5	21.9	45.6	22.2	33.8	77.6	9.2	13.2	55.8	19.9	24.3	84.2	6.0	9.8	64.8	16.2	19.0
the Netherlands	33.9	41.0	21.2	26.8	39.9	32.0	42.1	36.6	21.3	33.5	38.2	28.3	47.0	34.3	18.7	38.9	34.3	26.8
Ireland	42.4	37.6	22.2	25.4	34.3	43.1	57.3	26.9	15.7	36.7	34.2	29.1	64.9	22.1	13.0	44.9	30.2	24.9
Lithuania	15.8	37.3	47.3	6.6	54.0	40.4	27.9	32.7	39.4	5.2	67.4	27.3	44.8	22.6	32.6	8.8	65.7	25.5
Luxembourg	39.1	40.8	15.7	21.7	40.1	36.2	46.4	37.5	16.1	27.3	43.1	29.6	51.4	35.6	13.0	31.4	42.2	26.4
Latvia	16.8	64.9	19.9	10.9	55.9	36.3	25.0	57.6	17.3	8.9	66.4	24.7	33.8	51.1	15.2	12.6	65.4	22.0
Malta	81.9	11.1	4.0	61.9	18.7	16.5	88.8	7.4	3.7	75.1	15.5	9.4	90.8	6.1	x	80.5	11.8	7.8
Germany	18.7	58.0	18.6	13.7	58.3	25.8	22.5	54.6	22.9	14.1	58.8	27.1	26.1	53.4	20.5	15.6	58.0	26.4
Poland	20.2	65.7	12.5	10.4	61.0	28.5	30.2	59.5	10.3	14.4	71.1	14.5	43.1	47.1	9.8	18.8	68.6	12.6
Portugal	80.6	10.1	10.0	62.4	19.6	21.4	89.0	5.1	6.0	76.2	11.4	12.4	91.8	3.5	4.8	80.2	8.7	11.1
Romania	30.7	54.7	8.3	24.1	56.5	15.9	49.1	41.8	9.1	28.9	60.7	10.4	63.9	29.1	7.0	36.9	53.7	9.5
Slovakia	16.2	69.1	9.8	8.3	68.7	21.2	26.0	64.5	9.4	11.2	73.8	15.0	37.8	54.4	7.8	14.3	72.0	13.7
Slovenia	24.7	53.0	17.6	15.0	51.7	32.0	32.3	53.9	13.7	21.3	58.5	20.2	37.4	50.3	12.3	25.6	57.2	17.2
Sweden	22.8	46.7	32.1	17.6	41.4	41.5	30.9	42.1	27.0	22.4	48.0	29.6	37.1	40.8	22.1	27.8	43.5	28.7
Hungary	30.6	50.4	14.5	17.9	54.8	24.9	41.8	44.9	13.3	21.7	61.1	17.2	59.7	28.4	11.9	25.1	59.4	15.4
Great Britain	35.6	29.6	27.0	22.1	37.0	39.4	39.8	34.4	25.8	26.8	40.1	33.0	43.9	34.2	21.9	28.9	40.2	30.8
Italy	54.8	35.0	9.5	42.8	41.3	17.5	67.9	23.8	8.3	51.9	36.2	11.9	76.6	17.4	6.0	57.6	31.0	11.4

LG – at most lower secondary education (ISCED1-3), UG – upper secondary (with no higher education – ISCED4), W – higher education (ISCED5-6). Percentage values give 100% in total (deviations – if any – result from rounding off). The size of population of the given age group in the given country is assumed as 100%. Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [edat_lfse_05, edat_lfse_06, edat_lfse_07], status as of 6th March 2013.

The distinction of people at non-mobility age from the population group at working age allows to indicate the following regularities: the groups are characterised by analogous tendencies as for higher education, but the share of people with the lowest education level has been much higher (51.9% in 2000, 35.5% in 2012) in the case of people at non-mobility age (especially groups of 55-64 years old). Particularly in the Mediterranean countries a considerable part of the population (at non-mobility age, but also at working-age in general) has still at most the lower secondary education level (in Portugal this ratio amounts to not less than approx. 80% for people aged 45-64 and 55-64; similarly high values are observed in Malta) – table 1.3. The share of people aged 45-64 with higher education fluctuated in 2012 from 9-10% in Malta and Romania to approx. 36% in Estonia and Finland, and with at most lower secondary education – from as little as 5% in Lithuania to 75-76% in Portugal and Malta. The same situation is observed in the oldest sub-group at non-mobility age (55-64), with even sharper differences between countries and groups distinguished based on education level.

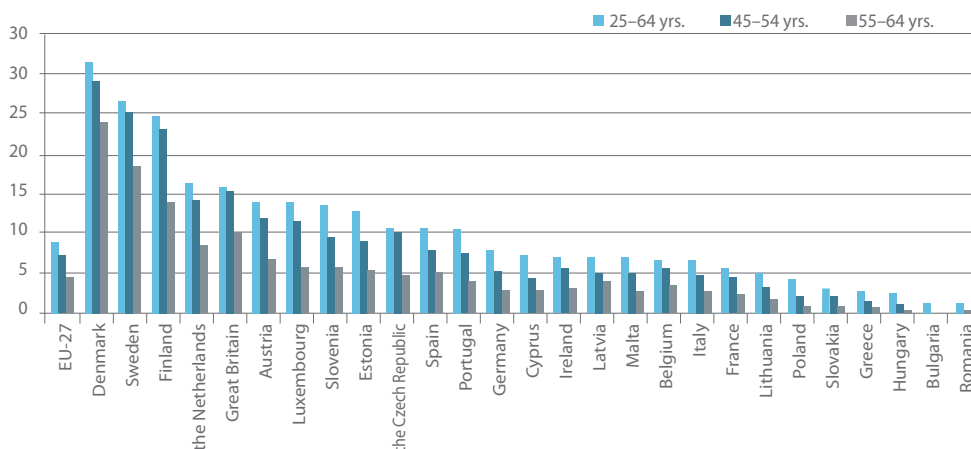
To summarise, the Baltic states, as well as the Scandinavian ones, characterise with much better occupational potential of their inhabitants (measured with the education level) than the Mediterranean countries whose societies exit the school education system earlier. As for the education level of older employees, Poland is within the EU average, although it is closer to other countries of Central Europe than to the EU-15. It should be emphasised that in the years 2000-2012 Poland was subject to a considerable progress as regards population structure by education level, although it applied to a much lower extent to people from older age groups.

In the case of the population being currently at the working age of non-mobility, the acquisition of formal education took place many times after reaching the age of 24, within various forms of lifelong learning. Figure 1.3 presents the values of the *lifelong learning* ratio, which measures the participation of people aged 25-64 in education (at and outside of school) within 4 weeks prior to the research³. The data presented in figure 1.3 clearly point to slight – particularly as opposed to the total population aged 25-64 – engagement of older labour market participants (particularly those aged 55-64) in lifelong learning. The dispersion of the ratio values is considerable: for people at working age – from 1.4-1.5% noted in Bulgaria and Romania to 25-32% in the Scandinavian countries, for people at working age of non-mobility – from less than 2% in Bulgaria, Greece and Hungary (no data from Romania) to 23-29% in the Scandinavian countries, and for people aged 55-64 – from less than 1% in Greece, Hungary and Poland (no data from Romania and Bulgaria) to 14-24% in the Scandinavian countries.

³ As distinguished from the indicator used in AES research – *Adult Education Survey*, which adopts a 12-month reference period, LFS research – *Labour Force Survey*, within which the examined indicator is generated, assumes a four-week reference period. This results in serious discrepancies between the values of both ratios, sometimes incorrectly construed. The *lifelong learning* ratio registration has taken place since 1992.

Compared to 2000 the changes in the described ratios were insignificant⁴, despite the intensification of actions related to the implementation of Lisbon Strategy⁵ and Europe 2020 Strategy⁶.

Figure 1.3. Participation in lifelong learning (*lifelong learning* ratio) in the countries of the European Union in 2012 (in %)



* Country subject to in-depth analysis of the Report's second part.

Source: own elaboration based on Eurostat data [trng_lfse_01], status as of 10th April 2013.

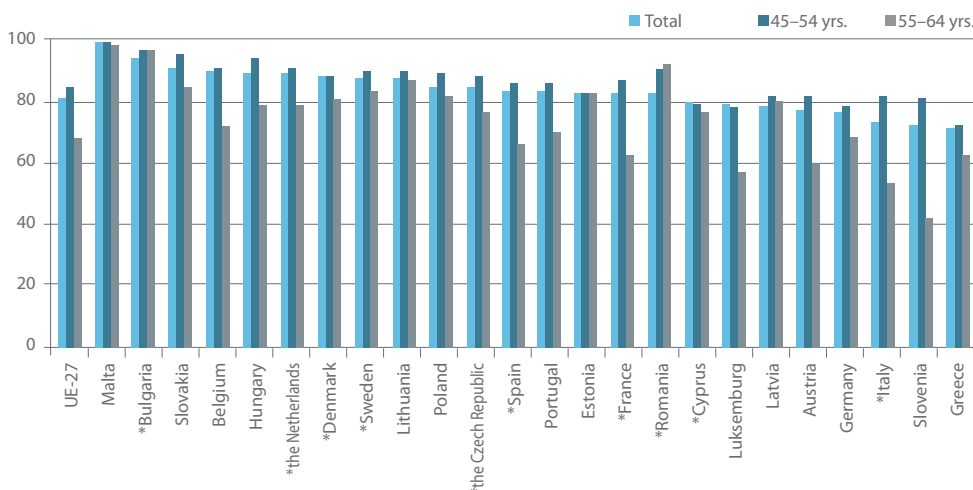
Analysing the educational activity related to work we should refer to the Adult Education Survey (AES) which allows to assess the scale of the participation of people aged 25-64 in the last 12 months prior to the research (excluding informal education) – fig. 1.4.

⁴ Therefore, having in mind also the clarity of the figure, the comparisons with the year 2000 were omitted here, and the figure presents only a statistical picture of the phenomenon.

⁵ The Lisbon Strategy, determining the EU goals for the years 2000-2010, assumes that in 2010 the average participation of adults in lifelong learning in the EU should amount to at least 12.5% of the population of working people aged 25-64 [Commission Staff Working Paper 2001]. But in 2010 the ratio remained in the EU at the level of 9.8%, therefore the assumed goal has not been achieved.

⁶ The Europe 2020 Strategy, determining the EU goals up to the year 2020, assumes that the average participation of adults in lifelong learning in the EU should amount to at least 15% of the population of working people aged 25-64 [Commission Staff Working Paper 2011].

Figure 1.4. Participation in trainings and other forms of work-related education as compared to the participation in lifelong learning in total in the countries of the European Union in 2011 (as % of the given age group)



* Country subject to in-depth analysis of the Report's second part. Due to lack of data, Ireland, Great Britain and Finland were excluded.

Source: own elaboration based on Eurostat data [Adult Education Survey; trng_aes_189], status as of 8th April 2013.

In the European Union, the engagement in education by people aged 45-54 is in average even larger than in the total population aged 25+ (85% vs. 81%) and this applies to the majority of the EU countries. However, emphasis should be placed on smaller share of trainings and other work-related education among people from the oldest groups of working age (55-64). In this age group the significance of various forms of non-work related trainings is growing – this kind of educational activity concerns even 57% of that group in Slovenia, 47% in Italy, 43% in Luxembourg and 41% in Austria. On the other hand, in the case of Malta and Bulgaria almost all trainings in which the employed aged 55-64 participate are related to work (fig. 1.4).

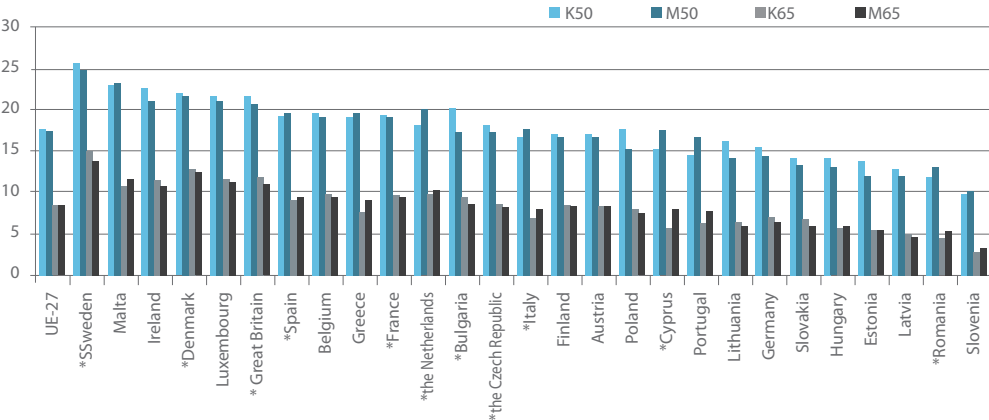
To sum up, people from the oldest groups of working age are characterised by a clearly lower level of education than younger individuals, and rarely make up these deficiencies by taking part in the education system at school or outside school. The Scandinavian countries have focused for years on education and this is reflected by high engagement in teaching also the oldest employees. Quite different situation is still seen in the countries of southern Europe, but also in the countries of our own region.

Another important factor determining the professional situation is health condition. It is evidently diversified in different EU Member States. Women at the age of 50 have on average 17.9 years of healthy life⁷, while men 17.5 years (for 65-year-olds it's 8.6 years). Both indicators reach the highest values in Sweden (approx. 25 years for 50-year-olds, 14-15 years for 65-year-olds), the lowest – with only 10 years for 50-year-olds and approx. 3 years for 65-year-olds – is recorded in Slovakia. Poland ranks one of the middle positions (fig. 1.5). On average, 70% of

⁷ Healthy life expectancy is defined as the number of years with no disability to live by a person at a given age.

population aged 45-54 in the EU-27 countries assesses their health as good or very good, while in the case of people aged 55-64 this applies only to 55%. As for people aged 45-54 the best assessment of health was made by the inhabitants of Greece, Ireland and Sweden (the share of people with at least “good” grade amounts to at least 80%, while in Latvia and Lithuania approx. 40%), and the worst one was in Hungary and Estonia (approx. 15% of “bad” or “very bad” grades against less than 4% in Greece and Ireland). Attention should also be drawn to a considerable, i.e. of approx. 40%, share of people from this age group who assess their health condition as very good – this applies, apart from the countries mentioned above, also to Cyprus and Great Britain. On the other hand, in the group aged 55-64 the best assessment of their health were given by the inhabitants of Ireland, Greece and Great Britain (over 70% of “good” or “very good” grade against only 18-23% for Lithuania and Latvia), the worst ones – in Lithuania, Latvia, Portugal and Hungary (23-24% of “bad” or “very bad” grades) – fig. 1.6.

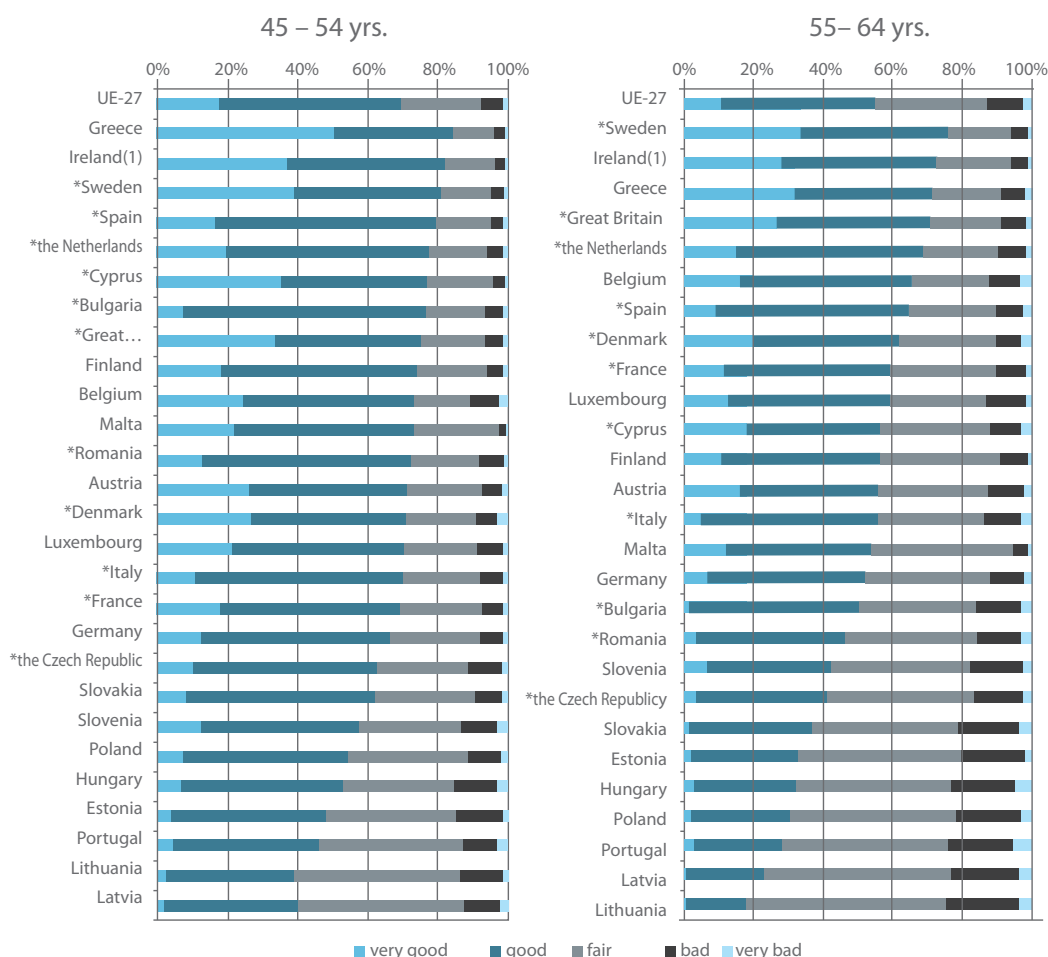
Figure 1.5. Healthy life expectancy at 50 and 65, by sex, 2011



F50 – females aged 50, M50 – males aged 50
 F65 – females aged 65, M65 – males aged 65
 * Country subject to in-depth analysis of the Report's second part.

Source: own elaboration based on Eurostat data [hlth_hlye], status as of 24th April 2013.

Figure 1.6. Self-assessed health status of the inhabitants of the European Union countries in selected age groups in 2011 (in %)



(1) 2010.* Country subject to in-depth analysis of the Report's second part.

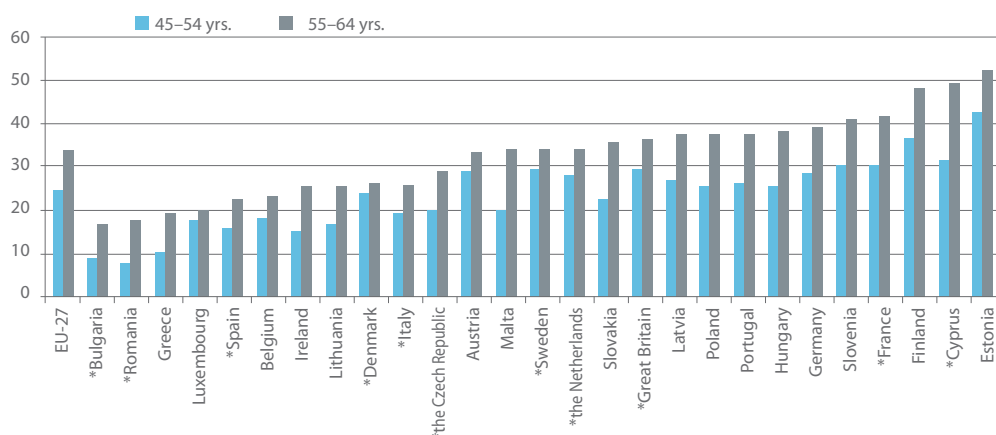
Source: own elaboration based on Eurostat data [trng_lfse_01], status as of 10th April 2013

The discussed indicators are quite stable in time (compared to the year 2004-2005 when their registration begun, slight changes in the EU-15 countries have been noted, and on the other hand – in this time a significant improvement in some countries of our region were observed, including Poland).

While analysing health condition of the employed the attention is drawn by high, reaching approx. 50%, share of people aged 55-64 having serious health problems among total employed in Estonia, Cyprus and Finland. Analogous share of people aged 45-54 living in Estonia reaches 40%, and approximately every third employed person at that age has similar problems in Finland, Cyprus, France and Slovenia. In the light of the data presented in fig. 1.7, the best health situation characterises employed people in Bulgaria, Romania and Greece. On

the other hand, exactly in these countries the health problems intensify at most with age (for the group aged 55-64 this type of difficulties are declared twice as many employed people as in the group aged 45-54), while in Denmark, Luxembourg, Austria or Sweden the assessment is relatively stable in the subsequent age groups. The assessment of Poles from both analysed groups is close to the one made by Latvians, Portuguese, Hungarians or Germans.

Figure 1.7. People with chronic diseases or health problems as % of employed in selected age groups in 2011 (in %)



* Country subject to in-depth analysis of the Report's second part.

Source: own elaboration based on Eurostat data [hlth_silc_04], status as of 11th July 2013.

To sum up, the process of extending the life of Europeans is accompanied by a general health improvement of the population at any age, including those on the verge of old age. This provides conditions to a longer economic activity.

1.3. Financial situation of older Europeans

The financial situation of people after the 55th/60th year of life is much diversified within the European Union (tab. 1.4), and thus its significance as an "incentive" to take up economic activity is also different. As of 2011, the annual income of a half of EU-27 inhabitants aged 60+ does not exceed 14,309 Euro, and the indicator fluctuates from 2.2-2.4 thou. Euro in Romania and Bulgaria to approx. 20 thou. Euro in Sweden, Austria, France and Denmark and to approx. 35 thou. Euro in Luxembourg. As compared with the median of total income, the incomes of people aged 60 or more are higher in few countries – in Luxembourg, France, Romania and Hungary, in the majority of countries they constitute less than 80% of the general median. The biggest discrepancies (to the detriment of the older generation) are noted in Cyprus (75%), Belgium (81%) Denmark (82%), Bulgaria (83%) and Estonia (84%). These discrepancies are determined by the income of people at post-working age as in both the 50-64 group and the 55-64 group the income median exceeds the general median. People aged 60+ in the EU are in average less at risk of poverty than younger people (up to 60 years of age), with the situation

very diversified in different countries. The biggest risk of poverty for people aged 60+ occurs in Cyprus (31.2%) and Bulgaria (27.6%) and in these two countries it is much higher than for people aged less than 60. On the other side we have: Luxembourg (with the ratio at 5.5%), Hungary (5.7%), Slovakia (6.2%), the Czech Republic (6.5%) and the Netherlands (6.7%). And among the employed the highest risk of poverty concerns Bulgaria (32.6%), Romania (31.4%) and Latvia (29%), while the lowest concerns Denmark (4.2%), Sweden (4.3%), Belgium (4.5%) and Finland (4.6%).

Tabele 1.4. Selected indicators of financial situation by age groups in the EU countries in 2011

Country	Income median						At-Risk-Of-Poverty Rate (in %)		
	Total (in Euro)	total median = 100					total population		Employed aged 50-64
		aged up to 60	aged 60 or more	50-64 yrs.	55-64 yrs.	aged 65 or more	aged up to 60	aged 60 or more	
EU-27	14890	102%	96%	111%	109%	92%	17.3	15.6	11.9
Austria	21319	101%	95%	110%	106%	94%	12.0	14.8	5.1
Belgium	20008	105%	81%	107%	104%	77%	14.4	18.5	4.5
Bulgaria	2901	107%	83%	113%	110%	77%	20.5	27.6	32.6
Cyprus	17214	104%	75%	112%	109%	67%	10.8	31.3	12.2
the Czech Republic	7451	105%	89%	109%	107%	85%	10.8	6.5	5.7
Denmark	26394	106%	82%	119%	116%	76%	13.1	12.6	4.2
Estonia	5598	109%	84%	99%	103%	81%	18.7	13.1	11.5
Finland	21826	104%	87%	113%	111%	81%	12.8	16.4	4.6
France	19995	98%	105%	115%	115%	101%	15.4	9.8	9.4
Greece	10985	104%	88%	108%	106%	85%	20.8	23.0	20.9
Spain	12514	103%	89%	110%	109%	86%	22.1	20.6	13.7
the Netherlands	20310	102%	93%	111%	109%	89%	12.2	6.7	5.0
Ireland	19726	102%	91%	108%	105%	88%	15.7	12.7	10.5
Lithuania	4005	104%	92%	112%	105%	90%	21.5	14.5	15.3
Luxembourg	32538	98%	108%	111%	113%	104%	15.4	5.5	8.4
Latvia	4150	104%	92%	106%	103%	90%	21.6	10.8	29.0
Malta	10862	105%	86%	108%	106%	83%	15.0	16.9	8.9
Germany	19043	103%	92%	106%	100%	92%	15.9	15.8	9.1
Poland	5025	101%	97%	104%	104%	95%	18.5	14.5	17.7
Portugal	8410	102%	94%	111%	110%	89%	17.7	19.2	15.2
Romania	2116	98%	105%	117%	117%	101%	24.4	13.5	31.4
Slovakia	6306	103%	92%	110%	109%	89%	14.6	6.2	9.9
Slovenia	11999	102%	90%	103%	100%	88%	12.2	19.1	8.9
Sweden	22506	102%	90%	124%	125%	80%	13.5	15.4	4.3
Hungary	4535	99%	102%	107%	108%	100%	16.2	5.7	17.8
Great Britain	17136	104%	90%	112%	108%	85%	15.0	20.4	10.5
Italy	15972	101%	98%	113%	116%	94%	20.7	16.4	13.9

Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [ilc_di03, ilc_pns1, ilc_peps0], status as of 15th July 2013.

Poland has its place among countries with a relatively good financial situation of the older generation as compared to the younger one – the income median belongs to the lowest in the EU countries, this does not apply to the older generation though. The general income median amounts to only approx. 5 thou. Euro (with lower levels recorded only in Romania, Bulgaria, Lithuania, Latvia and Hungary), but compared to the general population, people aged 50-64 and 55-64 indicate higher income median and those aged 60+ reach a median of 97% of the general median. The at-risk-of-poverty rate in Poland is slightly lower for the population aged 60+ than the EU average and lower than for people of less than 60 years old (14.5%), but at the same time the ratio for the employed aged 50-64 is higher than the EU-27 average (tab. 1.4).

1.4. Economic activity of Europeans. Main trends

The improvement of health situation and qualifications of older participants of the labour market is reflected in the changes of the main professional situation indicators, i.e. economic activity rate and employment rate⁸. The evaluation of economic activity of older employees will be generally conducted for two age groups: 50-64 years and 55-64 years. In addition, the age category 45-49 has been taken into account⁹. As regards the total population at working age (20-64 years) in 2012 83% of men and 69.5% of women were economically active. This high rate is characteristic also for the preliminary phase of the professional life of non-mobility age, i.e. 45-49. In the EU, 86.5% people from this group on average are economically active, with the ratio at the level of 92.1% in the case of men. The economic activity of people aged 50-64 is much lower, and the situation is even worse in the 55-64 group (in the first group the ratio amounts to 71.2% for men and 55.7% for women, in the second one it equals 61.2% and only less than 45% respectively). The highest economic activity characterizes older inhabitants of Sweden (this regards in particular age groups of 50-64 and 55-64, in the case of the 45-49 group the value of the economic activity rate in Sweden is similar to the one observed in many other countries, and by approx. 2 pp. lower than in the Czech Republic). Taking into account both 50+ age groups, Sweden is separated from Malta, which is the very last in this ranking, by approx. 40 pp. (for women approx. 55 pp.). The position of Poland has much improved – economic activity rate of people aged 50-64 increased from 48% in 2000 to approx. 53% in 2012, for the 55-64 age group it increased from 31.3% in 2000 to 41.8% in 2012, and in the case of people aged 45-49 it amounts to approx. 86% with the level quite equal for both sexes. However, the economic activity of women aged 55-64 is one of the lowest in Europe (tab. 1.5).

⁸ According to the Eurostat methodology, the economic activity rate is calculated as a relation of people economically active (i.e. those working and unemployed) to the total population in a given age group, while the employment rate is determined as the relation between the number of employed and total population in a given age group.

⁹ The crucial age category for the analyses is the range 50-64, and thus the data for this group are distinguished in tab. 1.5 and 1.6. Furthermore, also the preliminary category of working age of non-mobility (45-49 years) is selected, as this group stands significantly out as compared to the following age ranges of the working age of non-mobility. Quite similar were the reasons to exclude the 55-64 age group – in spite of a very small, because of only 5 years – difference between the two groups, significant changes are observed in the activity in the pre-retirement period. While interpreting the results, we should remember that these are not each time age groups of five years, so we cannot conclude based on that ratio, that the population of people aged 45+ is more active than the one aged 50+ (although in fact such differences are actually observed).

Table 1.6. Unemployment of population of the EU countries in selected age groups (annual average for 2000 and 2012)

Country	Unemployment rate												Share of long-term unemployed (12 months and more) in the total number of the unemployed in the given age group																			
	20-64 yrs.				45-49 yrs.				50-64 yrs.				55-64 yrs.				20-64 yrs.				50-64 yrs.				55-64 yrs.							
	2000		2012		2000		2012		2000		2012		2000		2012		2000		2012		2000		2012		2000		2012		2000		2012	
	t	m	f	t	t	m	f	t	t	m	f	t	t	m	f	t	t	m	f	t	t	m	f	t	t	m	f	t	t	m	f	
EU-27	9.0	10.1	10.1	10.2	6.8	7.8	7.6	8.1	7.0	7.4	7.8	6.9	7.3	7.3	7.8	6.6	48.1	45.9	46.0	45.6	58.7	56.3	56.4	61.7	58.5	58.3	58.7	58.5	58.3	58.7		
Austria	4.6	4.1	4.2	4.1	3.8	3.4	3.8	2.9	6.5	3.0	3.4	2.5	6.7	3.0	3.5	2.4	28.9	25.8	26.7	24.8	48.1	43.8	45.4	41.1	52.1	52.9	54.8	x	73.6	74.4	72.8	
Belgium	6.3	7.4	7.4	7.3	4.9	4.9	5.2	4.6	4.5	4.6	4.3	4.9	3.2	4.5	4.1	5.1	58.9	45.9	47.5	43.9	77.6	69.1	69.9	85.7	85.7	85.7	85.7	85.7	85.7	85.7		
Bulgaria	15.8	12.0	13.3	10.5	12.8	10.0	10.8	9.2	13.4	10.4	11.6	9.1	12.2	10.4	11.5	9.3	59.8	56.2	57.7	54.1	61.3	58.3	57.2	59.9	66.0	59.6	58.6	61.0	61.0	61.0		
Cyprus	4.7	11.8	12.5	11.0	4.9	8.6	8.9	8.3	3.5	9.2	10.2	7.8	3.5	9.7	10.9	7.6	26.4	30.3	31.6	28.7	31.1	36.7	37.7	35.0	x	43.0	45.0	38.3	43.0	45.0		
the Czech Republic	8.4	6.8	5.8	8.1	6.8	5.2	4.4	6.0	6.1	5.9	5.5	6.5	5.3	5.8	5.7	6.0	51.6	44.4	44.5	44.2	52.3	48.3	47.9	48.6	44.2	46.6	46.1	47.3	47.3	47.3		
Denmark	4.3	7.0	7.0	7.1	3.3	5.1	5.4	4.8	3.8	5.4	5.4	5.4	4.0	5.5	5.7	5.3	21.6	31.7	32.3	31.1	38.9	48.4	48.0	48.7	44.5	47.0	45.8	48.4	48.4	48.4		
Estonia	12.8	10.1	10.8	9.3	10.5	10.7	12.2	9.5	10.5	8.3	9.9	7.0	8.2	7.0	9.1	5.4	49.3	55.8	57.5	53.8	47.5	72.4	74.7	69.8	x	68.4	73.1	62.3	62.3	62.3		
Finland	9.2	7.0	7.7	6.2	7.2	5.5	5.8	5.3	8.0	6.2	7.8	4.7	9.4	6.6	8.1	5.1	31.0	24.6	28.0	20.0	49.6	41.9	44.5	37.7	55.0	43.7	45.1	41.5	41.5	41.5		
France	9.9	9.5	9.4	9.7	7.4	7.1	6.4	7.9	7.6	7.0	7.1	6.9	7.3	7.1	7.3	6.9	40.9	41.3	42.1	40.5	62.8	57.0	58.2	55.6	67.7	60.7	62.1	59.1	59.1	59.1		
Greece	10.8	24.1	21.3	27.8	5.8	18.1	15.5	21.5	4.3	15.8	15.3	16.7	3.7	13.6	13.8	13.2	57.8	60.0	57.2	62.8	56.9	64.9	62.9	68.0	55.9	67.2	67.7	66.2	66.2	66.2		
Spain	13.2	24.5	24.2	24.9	9.4	21.2	20.3	22.2	9.1	18.8	18.6	18.9	9.8	17.9	17.9	17.8	43.8	45.1	44.0	46.3	56.5	56.6	55.4	58.0	59.6	60.7	59.5	62.4	62.4	62.4		
the Netherlands	2.3	4.7	4.9	4.5	2.6	4.1	4.2	4.1	2.1	4.4	4.7	4.0	1.9	4.7	5.0	4.4	x	38.0	38.0	37.9	x	56.6	55.4	58.4	x	59.1	57.7	61.3	61.3	61.3		
Ireland	4.0	14.4	17.6	10.5	4.0	11.6	14.1	8.4	3.2	11.1	14.0	7.1	2.5	10.5	13.5	6.3	41.9	63.6	69.9	50.6	50.4	71.0	76.5	56.4	x	73.8	78.9	58.0	58.0	58.0		
Lithuania	15.9	13.3	15.1	11.6	15.1	12.9	14.4	11.6	12.6	12.3	13.7	11.1	9.6	12.0	13.5	10.6	50.9	49.9	49.4	50.5	54.5	59.8	58.6	61.1	50.9	60.8	60.1	61.7	61.7	61.7		
Luxembourg	2.3	5.0	4.3	5.8	x	3.4	3.3	3.7	x	3.0	2.9	3.3	x	2.1	x	x	21.3	31.4	30.2	32.5	x	49.7	x	x	x	x	x	x	x	x		
Latvia	14.0	14.8	15.8	13.7	13.5	15.1	17.1	13.3	12.0	14.2	16.0	12.7	9.4	14.5	15.8	13.6	58.4	53.5	55.2	51.7	63.7	61.4	60.7	62.1	57.4	61.8	62.4	61.4	61.4	61.4		
Malta	4.8	5.5	5.2	6.2	x	4.2	3.2	6.3	x	5.1	4.6	6.6	x	3.7	3.0	x	62.6	51.8	61.5	37.8	x	52.9	56.1	x	53.0	x	x	x	x	x		
Germany	8.0	5.5	5.7	5.2	7.1	4.4	4.4	4.4	11.0	5.5	5.7	5.2	12.7	5.9	6.2	5.6	52.5	46.9	48.2	45.2	66.4	61.2	62.8	59.3	69.1	63.0	63.1	62.9	62.9	62.9		
Poland	16.3	10.0	9.3	10.8	12.2	7.8	7.4	8.1	9.7	7.7	8.0	7.3	9.7	7.4	8.0	6.6	45.5	41.3	39.9	42.7	50.2	48.4	46.8	50.5	51.8	49.6	47.9	52.6	52.6	52.6		
Portugal	3.8	15.9	16.1	15.7	2.6	13.3	14.0	12.6	3.5	12.8	14.1	11.4	3.3	12.8	14.7	10.7	46.8	49.9	50.1	49.7	66.6	65.3	64.5	66.5	74.6	67.2	66.0	69.2	69.2	69.2		
Romania	7.1	7.0	7.5	6.4	5.6	4.7	4.7	4.7	2.4	4.0	4.7	3.0	1.1	3.4	4.6	1.7	52.2	46.6	46.2	47.3	57.2	50.9	51.6	49.4	59.9	47.6	50.3	x	x	x		
Slovakia	17.6	13.6	13.1	14.2	13.5	10.3	9.7	11.0	13.1	11.1	10.8	11.3	12.7	11.2	11.0	11.6	57.5	68.3	70.3	66.0	63.5	73.6	71.2	76.4	60.0	73.1	72.8	73.5	73.5	73.5		
Slovenia	6.7	8.9	8.4	9.4	5.8	6.4	5.8	7.1	7.3	6.6	7.0	6.1	6.1	6.2	6.6	5.4	65.4	48.4	49.1	47.6	84.1	57.9	54.4	63.2	84.3	54.8	47.8	69.1	69.1	69.1		
Sweden	5.4	7.1	7.5	6.6	4.4	5.3	5.3	5.2	5.3	5.1	5.7	4.4	5.9	5.2	5.7	4.6	32.0	22.1	23.8	20.1	46.9	34.8	34.8	54.2	36.4	36.9	35.7	35.7	35.7			
Hungary	6.3	10.8	11.1	10.5	5.3	9.0	8.8	9.2	3.8	8.4	8.7	8.1	3.1	7.9	8.2	7.6	48.7	45.6	45.9	45.2	55.3	55.8	52.2	59.7	57.4	59.3	56.1	63.1	63.1	63.1		
Great Britain	5.0	6.9	7.3	6.5	3.6	5.0	5.1	5.0	4.4	4.8	5.7	3.7	4.5	4.9	5.9	3.7	31.3	37.5	41.3	32.4	41.3	45.5	48.3	40.4	42.2	47.9	49.9	43.8	43.8	43.8		
Ireland	10.3	10.4	9.6	11.5	4.9	7.1	6.3	8.3	4.6	5.7	6.1	5.2	4.7	5.3	6.0	4.2	62.7	53.8	52.3	55.5	60.8	57.7	57.6	58.0	63.0	58.4	59.2	56.5	56.5	56.5		

t – total, f – females, m – males; Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [lfsa_urg, lfsa_upgall], status as of 4th July 2013.

The low economic activity of the older generation of Europeans is influenced above all by the low level of their employment (tab. 1.5), as the unemployment scale is smaller than in younger age groups (tab. 1.6). Though a decrease in the unemployment rate is observed with moving to older groups of the working age of non-mobility, the problem is the durability of the unemployment in older generations – in average, approx. 56% of the unemployed in the EU-27 aged 50-64 and approx. 58% of those aged 55-64 remain without job for 12 months or more, while in the whole population at working age (20-64) this proportion in 2012 amounted to approx. 46% (and for people aged less than 50 it was even lower). Comparing particular countries of the EU it should be noted that the unemployment rate for older age groups corresponds with the general trends in the labour market – it is Spain where people at working age (regardless of sex and age group) have the biggest problems in finding a job – every fourth person aged 20-64, 21% of people aged 45-49, approx. 19% in the 50-64 age group and approx. 18% in the 55-64 age group remain unemployed. An equally difficult situation takes place in Greece, but the problem concerns women more often than men there. The high level of unemployment is recorded also in other countries, most fiercely suffering the crisis – in Portugal (where the unemployment rate in older age groups increased from approx. 3-4% in 2000 to approx. 13% in 2012 and to 15.9% in the whole working age population), Ireland (where the unemployment growth is nearly as spectacular as in Portugal), or in Latvia (where the high unemployment rate in the last years is nothing new, and its rate remains at the level close to the one registered in 2000). In this regard Poland is counted among the Union's average countries with the unemployment rate among people at working age of 10% in 2012, however, the situation in this regard improved much more than in other countries as compared to 2000. The unemployment rate among non-mobility working age groups is visibly lower – 7.4-7.8% (with the situation slightly better for men than women aged 45-49 and – due to lower retirement age of women – with reverse trend in older groups). The best situation in the labour market (regardless of age and sex) occurs in Luxembourg, Austria, the Netherlands, and in older age groups the inhabitants of Romania stand out (here, a much bigger problem is the unemployment of young people). The unemployment rate for people aged 50-64 is under 5% in Belgium and Great Britain, a positive situation is noted also in Sweden and Malta (5.1%), Denmark (5.4%), Germany (5.5%), Italy (5.7%) and in the Czech Republic (5.9%). Among the named countries Sweden deserves special emphasis, where additionally the share of the long-term unemployed aged 50-64 and 55-64 is at the lowest level (of approx. 35-36% only, while in Slovakia, Estonia, Ireland and Portugal this number amounts to over 70%). Furthermore, the situation in this regard has much improved in Sweden in the last 10 years, which is explained among others by the efficiency of the implemented educational policy as well as a large flexibility of the labour market [Błędowski, Szuwarzyński, 2009, p. 34].

Sweden stands out also when it comes to the employment rate – for the 50-64 age group it amounts to 77% and is only 3 pp. lower for people aged 55-64. A high level of employment among people aged 55-64 occurs also in Germany and Denmark (approx. 70% for the 50-64 age group and approx. 60% for the 55-64 age group). On the opposite position we have: Slovenia (with the employment rate among all people aged 55-64 of 32.9%), Malta (33.6%), Greece (36.4%), Hungary (36.9%) and Poland (38.7%) (the same countries, but in different order, close the ranking of employment rate for people aged 50-64). In general, the employment rate among people at working age reaches approx. 69% in the EU-27, but the value is lowered with the low employment rate among people of older age groups. In the case of people aged 45-49 the discussed indicator reaches approx. 80%, and for the population aged 50-64 it amounts

only to 58.4%, while for the older groups of the working age of non-mobility not more than 48.9%. The decrease in this indicator for older age groups is typical for the entire European Union. While analysing the employment rate for people at the age of 50-64 and 55-64 we observe the following regularities (tab. 1.5):

1. The employment rate for men is higher than that for women, and it is typical not only for this age group (also in other age groups we observe analogous differences by sex). This results among others from lower retirement age of women in most EU countries; on the other hand however, the countries in which the retirement age is the same for men and women not always indicate a similar employment rate of both sexes (this applies e.g. to Sweden or Belgium). The lower employment rate among women has its origin also in the conditions of biological, economic, social and cultural nature, among which we can name e.g. maternity, raising children, care of dependant people, burdening with other home chores to a larger extent than in the case of men, discriminatory actions, stereotypes etc. The difference between the employment rate of women and men aged 55-64 amounted in 2012 to several percentage points, but there are also such countries as Malta or Cyprus, where the difference reached even 26 pp. and 44 pp. respectively for the 50-64 age group and 35 pp. and 25 pp. for the 55-64 age group. Only in Finland the employment rate of women from both analysed 50+ age groups is higher than that of men (despite a 2-3-year difference of the statutory retirement age, which is higher for men).
2. In the analysed period (2000-2012) the situation regarding the employment of older people improved – the employment rate of people aged 55-64 increased, in some countries significantly (e.g. it more than doubled in Bulgaria and Slovakia, by more than a half in Hungary and Germany, Luxembourg and the Netherlands, and in Poland – just like in the Czech Republic – an increase by 36% of the base status was registered). On the other hand, there are such countries like Romania, Greece and Portugal, where the employment rate decreased (in Greece it is the result of the serious financial crisis of the last years, in Portugal the downward trend has its beginnings in before 2008, and in Romania the increase in the discussed indicator since 2005 is observed, after its considerable drop in the years 2002-2004). The 50-64 group is characterised by an average 20% growth of the employment rate, with the growth of its value in the Czech Republic, Belgium, Cyprus and Lithuania reaching approx. 35%. Only in Slovenia the employment rate for this age group decreased (by 12%).

The expected period of the whole-life economic activity of the European Union inhabitants¹⁰ is approx. 35 years in average (in 2010 the value increased by 2 years as compared with 2002) and in the majority of the countries, due to various thresholds of retiring, the indicator for women is by 5.5 year in average lower than for men (tab. 1.7).

¹⁰The “working life expectancy” (WLE) indicator was applied, meaning the expected number of years of labour market activity of people aged 15 during their entire life. Thus, it is an indicator of the expected economic activity rather than the actually observed one, and it constitutes one of the most important indicators of monitoring of the length of the economic activity period in the European Union.

Table 1.7. Working life expectancy and labour market exit age of population of the European Union countries (in years)

Country	Working life expectancy						Mean age at labour market exit					
	2002			2011			2002			2011		
	t	m	f	t	m	f	t	m	f	t	m	f
EU-27	32.9	36.3	29.5	34.7	37.4	31.9	60.1	60.5	59.7	61.5	61.7	61.3
Austria	34.1	37.4	30.6	36.6	39.2	33.8	59.3	59.4	59.2	60.9 ^e	62.6 ^e	59.4 ^e
Belgium	29.7	33.3	25.9	32.1	34.5	29.5	58.5	58.6	58.4	61.6 ^e	61.2 ^e	61.9 ^e
Bulgaria	29.9	31.3	28.5	31.1	32.3	29.8	58.7	59.8	57.6	64.1 ^d	64.1 ^d	64.1 ^d
Cyprus	35.2	40.4	29.7	36.6	40.2	32.7	61.4	x	x	62.8 ^g	x	x
the Czech Republic	33.4	36.5	30.1	33.9	37.2	30.5	60.2	62.2	58.4	60.5	61.4	59.6
Denmark	38.5	40.4	36.5	39.5	41.0	37.9	60.9	61.9	59.8	62.3	63.2 ^g	61.4 ^g
Estonia	32.6	33.5	31.6	36.0	36.3	35.6	61.6	x	x	62.6 ^g	x	x
Finland	36.8	37.5	36.1	37.2	38.0	36.4	60.5	60.6	60.4	61.7 ^g	62.3 ^g	61.1 ^g
France	32.1	34.6	29.4	34.3	36.1	32.3	58.8	58.9	58.7	60.2	60.4	60.1
Greece	31.2	37.3	24.5	32.1	36.4	27.4	61.3	61.1	61.5	61.5 ^g	61.3 ^g	61.6 ^g
Spain	30.9	36.9	24.6	34.5	37.4	31.5	61.5	61.4	61.6	62.3	61.8	62.8
Ireland	33.5	39.2	27.5	34.0	37.8	30.0	63.1	62.8	63.5	64.1 ^d	63.5 ^d	64.7 ^d
Lithuania	32.7	33.4	32.0	33.8	33.7	33.9	58.9 ^a	x	x	59.9 ^d	x	x
Luxembourg	29.7	34.7	24.5	31.9	35.2	28.5	59.3	x	x	59.4 ^e	x	x
Latvia	33.5	34.2	32.8	34.3	34.6	34.0	62.4 ^a	x	x	62.7 ^f	x	x
Malta	29.1	38.6	18.2	31.0	39.1	22.3	58.2	x	x	60.5	x	x
the Netherlands	36.7	40.7	32.5	39.1	41.7	36.4	62.2	62.9	61.6	63.5 ^g	63.9 ^g	63.1 ^g
Germany	34.7	37.7	31.5	37.4	39.8	34.8	60.7	61.1	60.3	62.4	62.2	62.7
Poland	30.7	32.9	28.4	31.8	34.3	29.2	56.9	58.1	55.8	59.3 ^e	61.4 ^e	57.5 ^e
Portugal	36.4	39.6	33.1	36.9	38.9	34.7	63.0	62.9	63.1	62.6 ^e	62.9 ^e	62.3 ^e
Romania	32.2	34.2	30.2	31.6	33.9	29.1	59.8 ^a	60.5 ^a	59.2 ^a	64.3 ^d	65.5 ^d	63.2 ^d
Slovakia	32.2	34.8	29.5	32.5	35.4	29.4	57.5	59.6	55.7	58.8 ^g	60.4 ^g	57.5 ^g
Slovenia	32.3	34.0	30.5	33.7	35.1	32.1	56.6	x	x	59.8 ^d	x	x
Sweden	38.4	39.4	37.3	40.4	41.7	39.0	63.3	63.4	63.1	64.4	65.0	63.7
Hungary	27.5	30.1	24.8	29.7	31.8	27.4	59.1	59.6	58.8	59.7	60.1 ^g	58.7 ^g
Great Britain	36.9	40.0	33.6	38.0	40.8	35.0	62.3	62.7	61.8	63.0 ^g	64.1 ^g	62.0 ^g
Italy	29.0	34.9	22.7	29.7	34.7	24.4	59.9	59.7	60.2	60.4	60.8	60.0

t – total, f – females, m – males; Countries subject to in-depth analysis of the Report's second part are marked with blue background; a – 2001, b – 2003, c – 2005, d – 2006, e – 2007, f – 2008, g – 2009

Source: own elaboration based on Eurostat data [lfsi_dwl_a, lfsi_exi_a], status as of 22nd February 2013.

The longest working life expectancy is noted for the inhabitants of Sweden, Denmark, and the Netherlands (in 2010 approx. 40 years in average) and of Great Britain, Germany and Finland (slightly over 37 years). In Poland that indicator stands at relatively low level – 31.8 years, and Hungarians and Italians work most shortly (below 30 years). This is reflected in the tendencies regarding the labour market exit. The analyses in this matter are hindered by low availability of current data (we know the data from 2010 only for some countries, for many – from earlier periods). Nevertheless, we may indicate that the age threshold of retiring moves upwards (this does not apply only to Portugal, where the age has been high – approx. 63 years). The inhabitants of the poorest EU countries – Bulgaria and Romania – but also those of Ireland and the

Scandinavian countries, become pensioners at the latest, and at the earliest – the inhabitants of Slovakia, Poland and Hungary (tab. 1.7). In general, in all Member States the actual age at retirement is lower than the statutory retirement age. In the majority of the EU countries there are measures undertaken enforcing a longer economic activity through increasing the retirement age (which is discussed further herein).

Table 1.8. Forecasted size of population and dependency ratio in 2060 by economic age groups – estimates of the results of increasing retirement age

Country	Population size forecast (in thou.) in 2060 by economic age groups					Dependency ratio forecast in 2060 by economic age groups					
	with the assumption of the average retirement age at the current level (65+)			with the assumption of increasing the average retirement age to 70 yrs. (simulation)		with the assumption of the average retirement age at the current level (65+)			with the assumption of increasing the average retirement age to 70 yrs. (simulation)		
	0–19	20–64	65+	20–69	70+	0–19	65+	Total	0–19	70+	Total
EU-27	78118.5	210855.5	141587.4	237118.2	115324.7	37	67	104	33	49	82
Austria	1020.8	3148.2	2394.3	3609.1	1933.5	32	76	108	28	54	82
Belgium	2095.9	5184.9	2985.5	5780.3	2390.0	40	58	98	36	41	78
Bulgaria	996.4	2789.7	1899.2	3152.7	1536.2	36	68	104	32	49	80
Cyprus	134.5	374.8	267.0	427.7	214.0	36	71	107	31	50	81
the Czech Republic	1438.5	4063.3	2984.0	4617.5	2429.8	35	73	109	31	53	84
Denmark	1083.7	2738.9	1460.3	3059.2	1140.0	40	53	93	35	37	73
Estonia	218.6	571.3	364.8	641.7	294.4	38	64	102	34	46	80
Finland	1048.4	2543.0	1438.5	2848.0	1133.5	41	57	98	37	40	77
France	14916.0	34702.3	18537.6	38346.9	14893.0	43	53	96	39	39	78
Greece	1490.2	4259.5	3152.4	4786.6	2625.4	35	74	109	31	55	86
Spain	5791.4	17492.1	14299.4	19570.3	12221.2	33	82	115	30	62	92
Ireland	1275.6	2838.0	1404.2	3089.7	1152.5	45	49	94	41	37	79
Lithuania	518.4	1386.6	890.6	1590.9	686.3	37	64	102	33	43	76
Luxembourg	81.0	229.9	149.9	257.4	122.5	35	65	100	31	48	79
Latvia	257.9	794.9	601.3	917.3	478.8	32	76	108	28	52	80
Malta	56.7	169.0	124.9	194.5	99.4	34	74	107	29	51	80
the Netherlands	3109.8	8002.6	4605.7	8944.2	3664.1	39	58	96	35	41	76
Germany	8868.6	27721.9	21496.9	31690.6	17528.2	32	78	110	28	55	83
Poland	5141.1	15272.5	11167.3	17496.2	8943.6	34	73	107	29	51	81
Portugal	1193.6	3896.9	2990.8	4415.2	2472.6	31	77	107	27	56	83
Romania	2607.4	8153.9	5920.8	9251.2	4823.5	32	73	105	28	52	80
Slovakia	745.6	2207.3	1603.2	2532.2	1278.3	34	73	106	29	50	80
Slovenia	280.1	779.0	577.5	875.3	481.3	36	74	110	32	55	87
Sweden	1994.5	4636.9	2699.2	5231.3	2104.8	43	58	101	38	40	78
Hungary	1147.7	3640.2	2617.1	4162.7	2094.5	32	72	103	28	50	78
Great Britain	13606.8	31945.4	18193.2	35559.1	14579.4	43	57	100	38	41	79
Italy	6999.3	21312.6	16761.8	24070.5	14003.9	33	79	111	29	58	87

Countries subject to in-depth analysis of the Report's second part are marked with blue background.

Source: own elaboration based on Eurostat data [proj_10c2150zmp], status as of 6th March 2013.

For example, increasing the average age at retirement (meaning the threshold commencing the post-working age) by 5 years during the next half-century would contribute to decreasing the dependency ratio of the people aged 65+ from 67 people forecasted for 2060 to 49 people per 100 people at working age (tab. 1.8). These changes would be most significantly noticed in Latvia, Malta, Austria, as well as in Germany, Slovakia, Hungary and Cyprus (in absolute values, the difference of dependency ratio of 26-27). It should be noted that the actual level of dependency might be influenced – apart from the “management” of working age – by affecting the level of economic activity and employability of people at the so far working age. All dependency ratios are of potential nature only – in reality, the level of economic activity, and the employability level, should be taken into consideration in order to speak of actually “burdened” ones (payers of taxes and contributions for social security) and “burdening” ones (individuals living mainly – like pensioners and unemployed – or to a large extent – like children and youth – from public transfers).

1.5. Summary

The economic activity of the European Union inhabitants is growing – almost three out of four persons at working age are economically active, and two out of three work. Also the occupational engagement of the older labour market participants grows, but in the case of the 55-64 age group the economic activity is still by a quarter lower compared to younger people. This occurs despite the fact that these are people at the professional career’ phase where their experience and competences are often unique and thus of great value for the organisation. Nevertheless, the formal status of their competences, measured with the education level, is clearly lower than in the younger age groups (although also in this area an improvement is noted); after reaching age of 40-45 also the interest in replenishing the qualifications (not necessarily the professional ones) decreases, and being 55+ old one uses the courses related to work less often. The health condition deteriorates. These factors contribute to the decision of a possibly quick labour market withdrawal. However, what is optimistic, is the fact that the period of economic activity grows and the moment of labour market exit is delayed in the majority of the EU countries. The observed changes to some extent are the result of the implemented policy aimed at decreasing the range of obligations towards future pensioners through shortening the period of acquiring pension benefits by them, and thus through increasing the age of acquiring the first payment from the retirement system. A simple comparison of data presented in tables 1.1 and 1.5 expressly indicates that we live longer and the period of economic inactivity of individuals is longer too. If in the EU-27 we work in average for about 32 years, we enter the labour market at the age of 20-25 and we live approx. 80 years, then we spend 25-30 years on average on retirement (of which only 9 years in health). This brings significant consequences for financial systems of the EU Member States and enforces changes in retirement systems. These issues shall be discussed in the following chapters, including in particular in the national Reports.

In order to outline the background for the analyses provided in the second part of this Report, we will sum up the information relating to the countries selected for the in-depth analysis, which are subject to assessment within four groups defined broader in chapters 5-6. We can indicate the following regularities:

- The analysed Scandinavian countries (Sweden and Denmark) are distinguished by the best situation in the labour market – high economic activity, high employment rate, relatively low unemployment rate and low share of the long-term unemployed characterize the older participants of the labour market. These are accompanied by a very good assessment of health condition, high education level and considerable engagement in lifelong learning of the older part of the society. These are rich countries with good financial situation of all age groups. The situation there is not the best only when it comes to the age structure of the population and its forecasts, but the policy for active ageing having been implemented for many years allows for mitigating the negative consequences of the ageing of societies. These measures shall be discussed in chapters 7-8.
- The Western Europe countries selected for in-depth analysis (the Netherlands and Great Britain) are also distinguished by a good professional situation of the older generation. France, analysed additionally, has slightly worse conditions. We note low economic activity there, high unemployment rate and a long-term nature of the unemployment of older age groups; nevertheless the policy executed for the labour market, or in more comprehensive terms social policy referring – similarly like in the Scandinavian countries – to the life-course and active ageing idea, leads to an analogous employment situation of the older generation as in Great Britain and the Netherlands. Taking into account the demographic situation, it should be noted that the average healthy life expectancy, both of 60- and 65-year-olds in the Netherlands and Great Britain is as high as in the Scandinavian countries, also the self-assessed health status is good, and people with health problems are not excluded from the labour market, as evidenced by their relatively high share among total working population. However, the engagement in competence improvement by older participants of the labour market is slightly worse.
- The further analysed countries of the Mediterranean Basin (Italy, Spain and Cyprus) belong to this group of countries which suffered severely the consequences of the economic crisis, which is reflected by the current labour market situation. The problems did not omit the population aged 45+ / 50+. However, the economic activity rate or employment rate (particularly for women) has never been one of the highest in these countries which is the result among others of the adopted family model, institutional endowment and generally different than in the previously discussed countries approach to professional work and thus to the executed social policy. Educational activity of older generation is not high in these countries which translates into the generally lower than in other EU countries education level of people from this age group. The health status assessment is varied – high in Spain, low in Cyprus. Also the unfavourable forecasts of the population structure of these countries should be noted, in particular for Spain.
- The countries from the last group, including Central and Eastern Europe, among which also Poland is counted, is characterised by a relatively low professional activity and a long-term nature of unemployment in older groups of working age. This applies in particular to the analysed Romania and Bulgaria, and quite opposite tendencies are noted in the Czech Republic (especially as regards the long-term projected changes to the population structure). Older inhabitants of Romania are distinguished with low education level and with general low engagement in lifelong learning; a slightly better situation in this regard takes place in Bulgaria, which is characterised also by a quite good, as compared to other EU countries, health situation. Both in Bulgaria and in Romania, the financial situation of the inhabitants is difficult, including the older generation.

We shall return to the most important from the discussed indicators in the Report's second part, as their analysis is included at the beginning of each national Report. This will allow for a better, comprehensive analysis of measures undertaken in order to increase the economic activity of the older generation and extending its period, as well as their background.

Chapter 2

Active ageing and its implementation by the EU

Zofia Wysokińska

Introduction

As indicated in the previous chapter, Europe has an obvious demographic problem (population ageing). Increasing the retirement age – a solution implemented in many EU countries in the recent years – cannot be the only way to overcome these problems, because older people have much more difficulties with finding a job, although on the other hand they have knowledge, skills and experience which might be used in a business activity. We see a growing worldwide tendency to refer to “active ageing” in its meaning as a “process of opportunity optimization for health, participation and security, in order to improve the quality of life with the lapse of time” [*Europa starzeje się...*, 2012], with which a concept of elderly entrepreneurship is closely connected.

The scale and pace of population ageing depends on such factors as mortality, reproduction or migration flows¹¹. It is expected that the average life of the EU inhabitants will rise from 76.7 years in 2010 to 84.6 years in 2060 in the case of men, and from 82.5 years to 89.1 years in the case of women. Also the fertility rate in the EU should increase slightly: from 1.59 births per woman in 2010 to 1.71 births per woman in 2060. And the net migration rate in the EU is expected to amount to approximately 60 million people to 2060 [*Europa starzeje się...*, 2012] – the consequence will be the accumulation of factors contributing to further population ageing.

In the next decades, the EU countries will experience a rapid growth of the older people's share in the total population and a considerable drop in the share of young people and those at working age. Although extending the time of life is a valuable achievement of European societies, the population ageing poses a challenge for their economic and social security systems. This demographic transition is deemed to be one of the most important tasks to be faced by the European Union [*Polityki...*, 2009].

Older employees form an important part of the labour force of the contemporary societies, and their number will rise in the coming period. The skills and competences of these employees differ from those of the younger generations' representatives. The lack of older people in professional life would mean an infringement of the professional and structural potential and re-

¹¹ Mortality is usually measured with a negative intermediate indicator – average life expectancy, indicating the number of years which a new-born has to live, with the assumption of the partial mortality rate remaining at constant levels; reproduction is measured with the total fertility rate, indicating an average number of children born by a woman during her reproductive age; and migration flows are usually measured with net migration rate which is the difference between inflows and outflows.

sult in a deficiency within the contact network. Also the passing of knowledge and experience to younger generations is of importance here. The most valuable synthesis of competences in a work place is formed through connecting strengths of the representatives of various generations.

Unfortunately, as emphasised in the previous chapter, the rate of employment of older employees (aged 55-64) in the EU amounts currently to less than 50%. In the world, there are merely 15 developed countries, in which the employment in this category of employees comes to more than 50%. For many reasons, over a half of older employees resigns from work before the statutory retirement age. The longer life of the European citizens should be financed and supported, therefore there is an acute need to secure them with a possibility of a better and longer professional career [Ilmarinen, 2012, p. 1].

People aged 60 or more have a long period of life before them, and the society increasingly appreciates what they have to offer. This is exactly, what active ageing is – using many opportunities resulting from the longer life; be it in a work place, at home, or within the local community. Active ageing is not only a higher life quality for individuals, it is also a profit for the entire society [<http://europa.eu/ey2012/ey2012.jsp?langId=pl>].

Better health condition and longer life expectancy create an opportunity for older employees to form an elderly-friendly society. A good quality professional life is however an important condition for maintaining the activity of older employees and providing a society with the possibility to use their strengths and talents. This way, these people participate actively in creating a sustainable and caring society, in which there is a solidarity between generations, and a productive professional life becomes an important element of active ageing. A satisfactory job may contribute to preventing illnesses and to improve the condition of physical and mental health, providing fitness and to popularise positive and active life attitudes. The professional life quality has an enormous influence on all employees. Longitudinal studies show that the ability to work before retiring is the predictor of the ability to function independently in everyday life at the age of 73-85. The better the ability to work before retirement, the better the life quality later [Ilmarinen, 2012, pp. 7-8].

Examples of good practices aimed at professional activation and increase of employability of older employees show, that the profits from investing in the support of ability to work are greater than the costs. Employees may still work efficiently, the work atmosphere improves, the efficiency grows and the problems related to age decrease. The costs-to-benefits analysis indicates a possibility to gain a very good return on investment: every Euro spent, brings after a few years a profit of 3-5 Euros. This is related to lower illness absence rates, lower costs of disability resulting from economic activity and higher efficiency [Ilmarinen, 2012, p. 6].

2.1. Active ageing in the context of sustainable development and the European Employment Strategy

A country's sustainable development – or that of an integration group – requires taking into account social issues by the socio-economic policy and solving those which become visible with economic growth. These problems include among others unemployment, poverty, social exclusion, limited access to education, social conflicts, social cohesion at risk of disintegration. Every society undertakes its own attempt to overcome social problems, conducting more or less extended social policy and applying instruments which to a large extent have been created during years of practical application.

The aim of social policy conducted at the national level is guaranteeing at least a minimal, socially accepted, life standard for the whole population of the country [Jovanović, 2005, p. 771]. Social policy in general goes beyond issues related to employment and includes also: wages, unemployment protection, social security system, pensions, health, occupational health and safety, education as well as occupational and geographical mobility of labour force [Jovanović, 2005, p. 771], and also (as evidenced by the recent programme documents of the EU, discussed in detail further in this Report) support for active ageing [Polityki..., 2009].

Within the social policy, and especially the labour market policy, we have more and more often to do with undertaking measures fitting into the active ageing idea. The principal assumption of this idea is a belief of the necessity to affect as long as possible the maintenance of an individual's social productivity. Social productivity is defined as "any activity that produces goods and services, whether paid or not, including activity such as housework, childcare, voluntary work, and help to family and friends" [Hinterlong et al., 2001, p. 7]. The concept relates to the attempt to affect the readiness of individuals and collectives to prepare to a long individual old age; and this preparation relates to several most important activity areas: professional work, health, relationships with others, securing proper life quality, or education¹². Implementing the idea of active ageing requires support from public institutions of various levels, interested most of all in supporting professional career and making it finish as late as possible. One of the institutions interested in implementing the idea of active ageing in the UE countries is the European Commission.

In 1999 the European Commission issued a communication entitled *Towards a Europe for All Ages* [COM(1999) 221]. The document considers active ageing as the paradigm of the European policy towards ageing of societies. However, the very notion of "active ageing" was not defined there. It was only noted, that it should serve a better life in the period of old age. Originally, active ageing was to be a practical answer to the UN 1993 demand: "To add life to the years that have been added to life". The following was to be contributory to that: longer professional work, engagement in the matters of local communities, lifelong learning and voluntary work. In the said communication the European Commission adopted a very restricted meaning of active ageing, relating the activity directly to professional work.

In the next document entitled *Draft Joint Employment Report* of 2001 [SEC(2001) 1398], the European Commission stated that "Member States should develop an active ageing policy through creating tools allowing for maintaining the competences of older employees, implementing flexible working conditions and developing the knowledge of the employers on the potential of older employees. Older employees should be provided with a suitable access to education and trainings and the tax system and social security should be revised in such a way that the difficulties are restrained and the incentives to remain active in the labour market at older age are developed". Reading the document, we can state that the active ageing policy consists first of all in encouraging older employees to remain in the labour market as long as

¹² More on the subject in P. Szukalski (2012b), *Przegląd rozwiązań systemowych w wybranych w Etapie 1 Zadania 2 krajach UE (Szwecja, Dania, Holandia, Wlk. Brytania, Cypr, Włochy, Hiszpania, Czechy, Rumunia, Bułgaria) w oparciu o źródła wtórne w celu identyfikacji działań związanych z aktywnym starzeniem (Review of systemic solutions in the EU countries selected at Stage 1 of Task 2 (Sweden, Denmark, the Netherlands, Great Britain, Cyprus, Italy, Spain, the Czech Republic, Romania, Bulgaria) based on secondary sources aimed at identification of activities related to active ageing)*, internal report prepared within the project "Equal opportunities in the labour market for people aged 50+".

possible, to restrain the determinants of low economic activity of people at the pre-retirement age and to develop lifelong learning¹³.

Legal tools aimed at affecting the situation of older people in the labour market in the recent years are compliant with the general guidelines resulting from the Council Decision of 6th October 2006 on Community strategic guidelines on cohesion 2006/702/EC¹⁴. The guidelines outline the directions of the Union policy for the years 2007-2013, so they should be considered as the proper background for understanding and forecasting the occupational situation of people aged 50+ in the recent years.

It should once more be emphasised that the EU measures as regards the law determining the situation of people being in the second half of their professional career in the labour market are of two-fold nature.

First, the nature of uniform provisions applying unconditionally on the territory of the whole EU. In this case it is above all about the provisions limiting the range of discrimination towards older employees (including their division by sex) and relating to taking into account their spatial mobility in the case of establishing their rights for social security¹⁵.

Secondly, the nature of recommendations and guidelines, specifying goals but leaving the tools applied to achieve these goals to the sole discretion of the Member States. In this case, at least the strategic documents indicating goals pertaining to the elderly in the labour market are worth noting.

The first of these documents was the Lisbon Strategy, in the case of which the detailed goals included among others reaching the economic activity rate of people aged 55-64 at the level of 50% in 2010. Unfortunately, the set goal was achieved only in 10 countries, and in two more the values of that indicator were close to the demands [Demography Monitor, 2008, p. 109]. Such a detailed goal is lacking in the Europe 2020 Strategy in turn – here only the achieving of the economic activity at the level of 75% of the total population at working age (20-64) by 2020 is included [http://ec.europa.eu/europe2020/targets/eu-targets/index_en.htm]. The estimates conducted by the Dutch demographers, however, indicate that the goal for 2010 adopted in the Lisbon Strategy – despite the assumed growth in the economic activity of people aged 55-64 by 9.6% - will be achieved in 2020 only in 14 countries of EU-27 [Demography Monitor, 2008, p. 107]. The said lack of an unambiguous goal relating to the expected economic activity rate of older people does not mean that the EC leaves that group on the fringe of its interests. First, the Europe 2020 Strategy indicates, that the growth of activity may be accomplished mainly through increasing the activity of women and elderly [EC, 2010]. Secondly, the issue – closely related to lifelong learning – of educational programmes for people aged 40-

¹³ Analogous statements were included in a document entitled *The EU Contribution to Active Ageing and Solidarity between Generations*, the European Commission, Directorate Generale for Employment, Social Affairs and Inclusion, Department D3, Brussels 2012, p. 19.

¹⁴ OJ L 291/11 21.10.2006, p. 11.

¹⁵ Directive 2010/41/EU of the European Parliament and of the Council of 7 July 2010 on the application of the principle of equal treatment between men and women engaged in an activity in a self-employed capacity and repealing Council Directive 86/613/EEC, OJ L 180/1, 15.7.2010, p. 1; Council Directive of 14 October 1991 on an employer's obligation to inform employees of the conditions applicable to the contract or employment relationship (91/533/EEC), OJ L 288/32, 18.10.1991, p. 3; Directive 2008/104/EC of the European Parliament and of the Council of 19 November 2008 on temporary agency work, OJ L 327/9, 5.12.2008, p. 9; Council Decision of 12 December 2005 adopting the rules laying down the procedure for granting financial aid to supplement the pension of a surviving spouse who has a serious or protracted illness or who is disabled (2006/6/EC, Euratom), OJ L 5/15, 10.1.2006, p. 15.

50 is included in the consultation documents accompanying the “hatching” of the Europe 2020 Strategy on multiple occasions [Białek, Oleksiuk, 2010].

Setting the above-mentioned goals which are to be achieved within the Open Method of Coordination, the European Commission bears in mind that the policy of the EU Member States towards older employees consists of a mix of 3 different approaches, determining the situation of older people in the labour market [Reimat, 2010]:

1. No alternative for work (difficult early labour market exit due to strict principles of becoming entitled for earlier retirement or disability pension; increasing the retirement age; introducing increasingly strict additional criteria for becoming entitled to retirement; low unemployment benefits and increasingly strict principles of their granting).
2. High level of protecting labour rights (protection of rights of older employees; protection of existing work places).
3. Support in maintaining employability (increasing human capital through additional training, courses; increasing the abilities of moving in the labour market; support of public employment institutions).

As a consequence, the renewed Lisbon Strategy and the following Europe 2020 Strategy state, that the enterprises and also the employed must adapt better to the requirements of the contemporary dynamic economy, having proper conditions guaranteed. This adaptation process is to be achieved most of all through **regulations relating to supporting older employees** in the labour market, **possibility to learn through the whole life** as a guarantee that their input will bring effects and **providing social care** (mainly in the form of retirement pension schemes and health care) which would allow the employees to remain professionally active, both in financial and physical terms, for a longer time.

A manifestation of the implementation of the active ageing concept by the EU authorities is the European Employment Strategy, which includes a number of activities and guidelines for older people, among others activities supporting and encouraging these people to continue their employment and on the other hand discouraging them to retire early. Within its policies, the European Union introduced a number of initiatives and programmes designed in order to support directly or indirectly older people in their everyday life as well as increase their opportunities in creating SMEs. The European Employment Strategy is the main tool of implementing the goals of the Lisbon Strategy and the subsequent Europe 2020 Strategy. Apart from that, the European Union announced the year 2012 the European Year for Active Ageing and Solidarity between Generations (ER2012)¹⁶. The objective was to increase the awareness of the possibility and meaning of being active at older age, identification and dissemination of good practices and encouraging policy-makers and partners to support the activity of the elderly and solidarity between generations. The implementation of the ER2012 initiative was connected with the emerging of supporting documents: e.g. the strategy for supporting active ageing [Aktywne..., 20120], in which the EU promotes programmes aimed at helping the elderly in conducting active life in local communities, opinion of the Committee of the Regions entitled *Active ageing: innovations – intelligent health care – better life* (Aktywne starzenie się: innowacje – inteligentna opieka zdrowotna – lepsze życie) of May 2012 (OJ L 225, 27.7.2012, p. 46) or the opinion of the European Economic and Social Committee on *Horizon 2020: action plan on age management* (Horyzont 2020: plan działań dotyczący starzenia się) of May 2012 (OJ L C 229, 31.7.2012, p. 13).

¹⁶ In Poland the title *European Year for Active Ageing and Solidarity between Generations* was translated quite literally as dealing with the elderly with all consequences of not taking into account the process-approach to the analysis of the changes in the life cycle and focusing on the group of the elderly.

2.2. Economic consequences of society ageing and EU responses

As shown by the analyses carried out by the Directorate General for Employment, Social Affairs and Inclusion of the EU (DG ECFIN)¹⁷, the demographic changes will have serious consequences for public finances in the EU. Assuming the continuation of the currently conducted policy, it is estimated that the public spending related directly with age (pensions, health and long-term care) will rise by 2060 by 4.1 percentage points of GDP (compared to 2010) i.e. from 25% to approximately 29% of GDP. And the mere expenditures for pensions are to be increased from 11.3% to almost 13% of GDP by 2060. However, the Report *Wkład...* [2012] indicates that there are considerable differences in the particular Member States, which result to a large extent from the progress made by a particular country in implementing retirement reforms.

The forecasts of expenditures related to the population's age include higher outgoings for pensions, long-term health care, education as well as unemployment prevention and mitigating its consequences and are addressed in many various political debates at the EU level. These are utilized in particular: (i) in an annual evaluation of the stability of public finances conducted within the Stability and Growth Pact, (ii) in the context of the Open Method of Coordination regarding pensions, health care and social integration and (iii) in the analysis of the influence of ageing populations on the labour market and on the potential economic growth which is significant for the completed Lisbon Strategy and for the currently implemented Europe 2020 Strategy as well as for the general guidelines of the economic policy [*Wkład...*, 2012; Carone et al., 2005; *Polityki...*, 2009]. Thus, it is no surprise that in the recent years the EU has undertaken steps at the institution-wide level which are to support older employees. What is meant here, are above all two programmes executed in the recent years: PROGRESS and Lifelong Learning.

PROGRESS is a European Union Programme for employment and social solidarity, executed in 2007-2013. It is aimed at supporting the Member States in the execution of the Social Agenda. The PROGRESS initiative, having a budget of 743.25 m Euro at its disposal, supports the development in five different, however close related to each other, social policy areas:

- employment (it supports the European Employment Strategy),
- social protection and social inclusion (it supports the execution of the open method of coordination in the area of social protection and social inclusion),
- working conditions, including restructuring (it supports the creating of better working environment and conditions, including occupational health and safety and maintaining work-life balance),
- discrimination counteracting and diversity (it supports effective implementation of anti-discrimination rules and promotes equality in all areas of the EU policy),
- gender equality (it supports effective implementation of gender equality rules and promotes gender equality in all areas of the EU policy).

¹⁷ The Directorate General for Employment, Social Affairs and Inclusion of the EU (DG ECFIN) is responsible among others for the following: conducting economic analyses and assessments, both in the micro- and macro-level, whose aim is to acquire knowledge on actual and potential consequences of demographic changes and to provide political advice on possible responses to these changes. Within these tasks it monitors and analyses the functioning of the European social care systems, focusing in particular on analysing and forecasting of the consequences which population ageing brings to the economy and the budget.

In 2006, the Parliament adopted an integrated action programme in the field of lifelong learning – Lifelong Learning [Decision no. 1720/2006/EC], with the target budget of € 6.97 bn for the 7-year-period (2007-2013). Lifelong learning encompasses education for personal, civil and social goals as well as those related to employment. It does not have to be connected with formal education and training systems. Lifelong learning means increasing the investments in people and their knowledge – promoting the acquisition of basic skills, including operation of electronic devices, it means also better chances for innovative, more flexible learning forms. Special emphasis should be placed on the sub-programme, executed within the said programme, Grundtvig, whose priority 4 *Learning at old age; learning in family and inter generations* focuses on:

- the flow of knowledge, methods and good practices related to senior education,
- furnishing seniors with skills needed to cope with changes and maintain activity in the society,
- increasing the contribution of elderly in learning of others.

It should be noted that the execution of the above programmes fits into the framework of the Open Method of Coordination, i.e. a method for achieving goals set by the EU and involving leaving the governments of particular Member States the choice of tools allowing to achieve these goals at their own discretion. These actions however, are usually included in two groups of activities [Hamblin, 2013, p. 38]:

1. retirement policy (rules of acquiring pension benefit, age of acquiring pension benefit according to standard rules, conditions for being entitled to early pension, deferred retirement),
2. labour market policy (possibility to exit labour market earlier due to allowance system, exemption from the obligation of seeking job, measures regarding active labour market policy, principles of combining professional work with acquiring pension benefit, principles of part-time work).

There are also numerous programmes and initiatives implemented throughout the EU that help elderly continue active participation in the society's life once they retire. Owing to such initiatives local communities may use the knowledge and skills which the older people gained throughout their life¹⁸. The European Commission manifests its interest in supporting the activity of the elderly in different fields through announcing in 2012 a contest for best European initiatives in this area. The Commission considered the following as the most interesting ones:

- in the category *generations@school*: **"Gravity Racer Project"** (executed by: Huolin Koulu school, Finland) – the project is an example of an initiative serving for intergenerational dialogue between students and seniors; executed by 12-year-old students of Huolin Koulu school and the granddad of one of them (a gravity racer car was constructed);
- in the category *Story on ageing and relationships between generations – awards for journalists for written piece*: **"Generation Gap"** (executed by: JP/Politiken Hus, Denmark) – an article of four journalists of a Danish newspaper *Politiken* promoting the integration between generations, describing how younger and older generations can function together;

¹⁸ See e.g. European Commission, Directorate-General for Economic and Financial Affairs, *Fiscal Sustainability Report 2012*, European Economy 8/2012; Joint EU employers' project on active ageing – *Age management policies in enterprises in Europe*, 9.04.2013, <http://europa.eu/ey2012/ey2012main.jsp?catId=975&langId=en&mode=initDetail&initiativeId=222&initLangId=en>; *Adults mentoring. Comparative analysis. Bulgaria, Poland, Slovenia and the UK*, 2008, <http://www.adults-mentoring.eu>; Kołodziejczyk-Olczak, 2010.

- in the category *Story on ageing and relationships between generations – awards for journalists for audio-visual piece*: “**Senior at Work**”(executed by: Cultfiction Oy, Finland) – an 18-part reality show broadcast in public TV Yle TV1, promoting extended period of professional activity (the heroes of the show were people who despite being advanced in years decide not to retire);
- in the category *social entrepreneurship*: “**Two Generations Share a House**” (executed by: Typhaine de Penfentenyo, France) – an initiative of the Ensemble2générations association supporting seniors in their environments; students live with elderly in their houses for free, paying only a symbolic fee or offering their help and company in exchange;
- in the category *Age-Friendly Environments*: “**Life-Long Living**” (executed by: Fredericia, Denmark) – an initiative of local social services involving daily rehabilitation of seniors which helps them conduct independent life;
- in the category *Workplace for all Ages*: “**Managing People of Different Ages**” (executed by: Helsingin kaupunki, Henkilöstökeskus, Finland) – a programme aimed at promoting the idea of age-diverse labour force through engaging the representatives of different generations in the operations of sports centres, health care facilities, occupational services;
- in the category *Individual life-time achievements* Bruno Pöder was awarded, working as a surgeon in a hospital in the town in which he was born in 1929. He retired at the age of 81, continues to be physically and socially active (<http://europa.eu/ey2012/ey2012main.jsp?catId=1026&langId=pl>).

2.3. European Innovation Partnership on Active and Healthy Ageing – an example of activities in the area of population ageing

Ageing of population is a particular challenge for the European social security systems, but also an opportunity to reform these systems to their own benefit, the benefit of their patients and the innovation sector. In this case many initiatives are undertaken at the EU and national level which are of different range and effectiveness.

An example of measures addressing the demographic challenges is the European Innovation Partnership on Active and Healthy Ageing. In November 2011, a strategic implementation plan was developed within the Partnership, designating priority areas and special actions to be taken by public authorities, enterprises and civil society¹⁹. These areas include:

- innovative systems allowing patients to follow their prescriptions – a concerted action in at least 30 European regions,
- innovative solutions to prevent falls and sudden illness attacks among elderly and support early diagnosis of their illnesses,
- co-operation to help prevent malnutrition resulting in functional decline and frailty,
- promotion of successful innovative integrated care models for chronic diseases amongst older patients, such as through remote monitoring; action should be taken in a number of the EU regions,

¹⁹ See European Innovation Partnership agrees on actions to turn ageing into an opportunity, 7.11.2011, http://europa.eu/rapid/press-release_IP-11-1309_en.htm?locale=en; EU wants to steer innovation on Active and Healthy Ageing, 2.05.2011, http://europa.eu/rapid/press-release_IP-11-519_en.htm?locale=en.

- improvement of the uptake of interoperable ICT independent living solutions through global standards to help older people stay independent, mobile and active for longer [European Innovation..., 2011].

The European Commission confirms its undertaking to support the implementation of the strategic plan of the European Innovation Partnership for Active and Healthy Ageing in particular through [Sprawozdanie..., 2012, 2012/2258(INI)]:

- calling the stakeholders to engage in particular actions for the innovations on active and healthy ageing;
- introducing, since April 2012, an innovative idea market; EC helps stakeholders to find partners, exchange good practices and disseminate proved ideas;
- adjusting and effective application of the EU financing instruments, such as Competitiveness and Innovation Framework Programme, Seventh Framework Programme for research and EU Health Programme;
- resolving regulatory and standardisation issues, e.g. through support of creating new EU frameworks for interoperability testing, quality stamping and certification in the field of e-health.

The European Commissioner for Health and Consumer Policy, John Dalli, emphasised that: “active and healthy ageing is central for our citizens, for the viability of our health and care systems, and it offers important industrial potential. The Commission is determined to support the rapid implementation of the priority areas agreed by the Partnership in 2011. Our ambition is to achieve tangible results in the next two years” [John Dalli, *Innovation Partnerships...*, 2012]. According to Neelie Kroes, the Vice-President of the European Commission and the European Commissioner for Digital Agenda, “The EIP on Active and Healthy Ageing will help us improve health and quality of life for older people and help ensure our care system is sustainable for the long-term. We urge all stakeholders involved to contribute to our efforts and help us tackle the demographic transition head-on” [Innovation Partnerships..., 2012].

2.4. EU measures towards entrepreneurship of elderly

An important element of the active ageing policy is supporting the entrepreneurship and self-employment of the elderly, particularly significant from the state's point of view type of business in ageing society [Górniak, 2013, p. 86]. This type of business activity is important first because it creates new jobs. Secondly, because it extends economic activity; as statistics from many countries show, also from Poland, company owners retire later than others. Entrepreneurship and development of new companies are usually associated with younger generations of fresh graduates and with innovative ideas. However, it is increasingly often noted, that older people have great professional and life experience which may translate into competitive advantage of their potential company.

But the entrepreneurship development among the elderly is closely related to the development of the so-called silver economy [Szukalski, 2012]. The essence of silver economy is perceiving the elderly and people on the verge of old age as a consumer group of growing importance, and one of important fields of action is providing services allowing for longer activity, e.g. continuation of professional career by older employees (e.g. by advising companies how to organise working environment and management in order to be prepared better for the ageing of the company's labour force).

One of the drives of the silver economy's development is constituted by ageing entrepreneurs who usually first sense the potential of seniors as consumers, the potential hidden under stereotypes and prejudices related to old age and the elderly, and at the same time understand the particular needs of that group better – due to their own experience [Wassel, 2011].

At present there is no comprehensive policy yet – at the EU level – which would support the entrepreneurship of the elderly. However, there are a number of initiatives and projects undertaken within the EU at regional and local levels. Let us examine some of them.

► **FIFTI – support for professional development of people aged more than 45 (funding: ESF)**

It is an Internet service in French, providing tools helping optimize the careers of people aged 45 and more. It provides detailed information, hints and support both for employers and for 45+ employees, on trainings, preparation for retirement, motivation, job-position-related risks and dialogue between employers and employees. The project is aimed at helping in the anticipation of ageing on the given job position, in overcoming doubts and negative opinions and in opening to new solutions and approaches to the employment of older employees [<http://www.fifti-opcalia.com>].

► **AWARE: older employees and active retirement (funding: AAL Joint Programme)**

The project consists in developing a website with community services for older employees and pensioners. It is to allow the communication, writing blogs etc.; it will be completed with specific services aimed at the needs of older employees and active pensioners. The project tries to follow the structural changes of the ageing labour force through placing on the website modules relating to adjusting the workplace to the needs of the elderly, sharing knowledge and expertise and ICT trainings for older employees [<http://aware.ibv.org>].

► **ePAL – extending the age of working (funding: FP7)**

The project is aimed at providing a strategic roadmap for research and technology development for extending professional life and securing better retirement transition. The vision of the ePAL project is making Europe the world leader in promoting active ageing [<http://www.epal.eu.com>].

► **ESF6 CIA – longer period of working thanks to appreciating older employees (funding: Interreg IVC)**

Owing to this project of interregional cooperation it was found that many work-related good practices regarding the management of ageing labour force have been developed in pilot projects funded by the ESF. The next step should be a “capitalisation” and transfer of these good practices to other regions. Thus, this network project assumes the dissemination of their application and implementation through action plans in eleven partner regions from eight EU countries [www.esf6cia.eu].

► **„Best elders" – older employees in the contemporary society: economy, education, creativity (funding: Interreg IVB, Baltic Sea Region Programme)**

The project seeks to use the great potential of the employees aged above 55 (so-called best-agers), in order to support innovations, development of skills of all employed people and the development of companies. The project's objective is to show that people aged more than 55 may remain in employment, instead of retire earlier and that their own ideas for business may also be implemented. It is also about creating an intergenerational innovative environment where "best agers" work with different age groups sharing their experience and generating new ideas. 19 partners from eight different countries participate in the project [<http://www.best-agers-project.eu>].

► **ActiveAge – solutions for ageing population (funding: URBACT II)**

It is topic network of nineteen towns focusing on the elements of demand and supply of employing older employees, such as maintenance and quality of job, employability, ability to adapt and re-entering the labour market, company development. The towns participating exchanged their ideas and knowledge on the topics, including the strategy of keeping older employees in their jobs in Rome and preventing early pensions due to health reasons in Maribor (Slovenia) [<http://www.activeage.org>].

We can also indicate other examples of implemented measures supporting creating companies by older people [Halabisky et al., 2012]:

► **Example measure [no. 1]: *Best Agers* (several countries)**

The main objective of the project is examining the manners of stimulating entrepreneurship and business mentoring activity in the 55+ segment. The initiative assumes cooperation with different age groups in the areas of business and skill development in order to generate new ideas, as well as of sharing experience and expertise.

► **Example measure [no. 2]: *The female scheme* (several countries)**

It helps women to increase the level of their skills and their self-confidence, so that they can develop their business ideas and succeed as entrepreneurs (this applies also to women aged 50+).

► **Example measure [no. 3]: *Biiugi* (Germany)**

It helps elderly entrepreneurs develop their networks and business relations and new projects. This Internet platform connects older entrepreneurs with each other: experienced and less experienced ones or promising ones.

► **Example measure [no. 4]: *PRIME – The Prince's Initiative for Mature Enterprise* (Great Britain)**

The main objective of PRIME measure is decreasing the unemployment, especially through helping unemployed older people in starting and conducting their own companies. Other PRIME objective is promoting the engagement of the older unemployed in important actions and preventing their social exclusion.

Apart from that, based on Digital Agenda for Europe (DAE) and key initiatives of industry policy, the European Commission will help entrepreneurs and SMEs in full application of their potential of ICT so that they increase both the supply of new products and digital services, and demand for them, as well as to use new technologies in an intelligent way. The expected results comprise the development of entrepreneurship of older and younger people, as – on one hand – the employment of younger people will rise in the companies of older entrepreneurs which will help to use their ICT skills, and on the other hand – it will be an opportunity for younger employees to acquire knowledge from the experience of older ones [*Communication...*, 2013].

2.5. Summary

The model of active ageing has recently played an important role in the strategy and policy of the European Union. The strategy for supporting active ageing is a part of all basic EU programme documents. The challenge is to create incentives for the activation of the elderly not only as employees but also as employers, for many of them has enormous experience in this area and may share it with young people, giving them a chance for employment (but also offering job to interested people at their own age). This applies also to older women who, living longer than men, seek activity in various associations, on Internet forums or community sites.

The construction of silver economy based on the described model of activity of the elderly and assuming a reduction in the burden for the EU budget and its Member States is a new standard in the social policy of countries and a huge challenge for the next years. Although the EU is only at the very beginning of its path to supporting longer economic activity of the elderly and although the possibilities of direct indication of measures aimed at the above-mentioned goal are in the case of the EU authorities very limited, in the recent several years the awareness of the importance of this problem has been increasing. The executed programmes and measures are only a confirmation of the gradual implementation of the active ageing concept at the EU level. A majority of actions is however left to the discretion of the governments of the Member States who define active ageing in different ways, prefer various tools and place a different role to the importance of the activation of older people and those on the verge of old age. This however will be discussed in the second part of this Report.

Lifelong Learning – updating knowledge, skills and qualifications

Elżbieta Kowalska-Dubas

Introduction

Lifelong learning (LLL) is ubiquitous since 1990s not only in the publications on the subject – including in particular andragogy literature²⁰ – the Polish one and the worldwide one, but – which is worth emphasising – also in the language, publications and activities of politicians governing the contemporary world. LLL is perceived as a hope for a better tomorrow of the world, as a means of its achieving; it is a thought instilled in the minds of individuals, through global and local actions, which is to incline to transform the existing difficult reality into one favourable to successful life, both from the perspective of individuals and the community in which they live. The nature of lifelong learning is very complex, and the experts carrying out academic research on lifelong learning find an abundance of its meaning contexts relating not only to academic theories, in particular to the andragogy ones, explaining the learning process of an adult, but also to the praxis of social actions, including economic and educational ones. The issue of equal chances in the labour market of people from the 50+ age group may be found in the field of lifelong learning. This study is aimed at presenting the complex range of the issue of lifelong learning, with the attempt to refer it to the research subject of the above-mentioned project (including in particular the issues analysed in the second part of the Report).

3.1. Lifelong learning. Idea origin

The academics find the beginnings of the reflection on lifelong learning already in the cultures of Ancient China, India, Greece as well as in the early Christian culture – which was indicated also by a Polish educationalist and philosopher, Bogdan Suchodolski, and his reflection in this matter was known also in the Western Europe [Wain, 2009, p. 390]. Below, we present selected important thoughts on the role and importance of learning in a human's life.

The idea of learning, and more exactly improving a human throughout the life, was formulated by Plato (427 BC – 347 BC) who may be deemed a precursor of upbringing and self-upbringing of adults. He thought that an individual continues in the adulthood what was instilled to them in the childhood and youth, and the process of upbringing and self-upbringing in the adulthood is even more important than in earlier periods. The upbringing activity of the teachers of adults, forming the personality of adult students, as well as a self-upbringing activity of

²⁰ Andragogy, meaning adult education theory, is a pedagogy discipline whose study subject is the education of an adult person, including the elderly; for the old age in the andragogy terms is the last stage of adulthood.

the adult him/herself, relating to work (professional ethics), are of religious nature (pursuance of holiness), they are connected to achieving higher and higher moral virtues, related to serving civil roles (state, including managerial ones) and family roles [Turos, 1993, pp. 35-45].

And John Amos Comenius (1592-1670), a Czech precursor of modern pedagogy, in his work *Pampaedia* saw a human as a being able to develop and learn through the whole life [Walentyńczak, 1957; Turos, 1980, p. 19]. He distinguished, taking into account the whole-life-nature of learning, eight types of “schools” in which an individual participates in their life: the school of birth, childhood, boyhood, puberty, mature youth, men, old age and the school of death. He thought that “the whole life is a school, therefore also the middle part of a human's life, who in this time is at his prime. And that part of life in particular, as the previous periods, i.e. the school of childhood and boyhood, were only steps leading to this moment, in which not moving forward would mean moving backward. Especially that it stops to be an effort, mere attempts, and becomes free acting” [Turos, 1980, p. 11].

Some researchers [Wain, 2009, p. 391; Cross-Durant, 1984; Wain, 1984; Snook, 2001] consider as the modern precursor of the lifelong learning philosophy an American philosopher and educationalist John Dewey (1859-1952) who described “education as an open – endless development; an opening to broader learning is what distinguishes the process of learning as being educational. For Dewey non-educational learning (meaning not open to endless development) was learning leading astray”. However, the philosophers of education considered that definition to be too vague and ambiguous [Wain, 2009, p. 391].

Bogdan Suchodolski (1903-1992), mentioned here earlier, connected the lifelong education with the need to humanize the world in which it is increasingly difficult to live, the world of superficial mass culture and civilization, alienating strongly individuals, limiting their motivation, including motivation to learn through the whole life. A society focused on education would be a counterbalance for an exit from the “alienation labyrinth” [Suchodolski, 1976, p. 83, as cited in Wain, 2009, pp. 391-392].

3.2. Lifelong learning. Selected perspectives

Lifelong learning was understood most of all, and at the very beginning, as an **idea**, assuming that an individual can and should – for his/her personal development and for social benefit, learn through his/her whole life. This means improving in the played social roles and fuller experiencing of life, as well as becoming wiser. This position assumes also that an adult furnished with the experience of primary socialisation and childhood education is certainly predestined to continuing development. For a human being is a being in becoming, a set to be, unfinished being. And learning allows that being to become fully human. This concept, though utopian for many, stimulated social actions contributing to the implementation of the idea.

Thus, lifelong learning started to become a **goal**, when it was referred with recognition to actions which promoted it as a value, both in the area of formal education as well as, first of all, as related to learning outside institutions and in an unplanned manner. It also functioned as a **rule**, built in the organisation of the education system, taking into account its different stages, according to the stages of a human's life. In the institutional aspect we can outline a path of the educational development of an individual, from nursery and kindergarten, to primary school, lower and upper secondary school, to tertiary education school, post-graduate school, doctoral education, adult education institutions including courses and trainings, to universities of the third age and courses preparing to mourning and death, which illustrates an expanded

system of the lifelong education. Lifelong learning has been also treated as an important **strategy** for the contemporary civilisation “at the crossroads” or “on the edge of a precipice”; a strategy taking into account the dominant role and organisation of the lifelong education and learning in order to “close the human gap”, a strategy executed from the perspective of global, regional and local actions. This global strategy may be outlined by reference to numerous Reports and international and European projects and the operations of political and educational institutions, including UNESCO and the European Union²¹. Since 1990s lifelong learning has become also a **research task**. The area of research on lifelong learning, outlined mainly by andragogists, shows considerable difficulties in recognising this dimension of individual and social reality, even more when learning steps beyond institutions and formal programmes and becomes a daily practice embedded in the course of life experiencing.

3.3. Lifelong learning. An attempt to explain the term

In the Polish sources on the subject – we mean here texts published since 1980s – lifelong learning has been described, often in a synonymic or close meaning, among others as permanent education, continuing education, further education (from German: Weiterbildung), life-long education.

The attempts to regulate and explain this “conceptual turmoil” were undertaken within the Polish andragogy by Mieczysław Malewski [2011, pp. 45-48] who indicates two key paradigm transitions (at the beginning of 1970s and currently – since 1990s) existing in the discourse on adult education, with the first one leading to empowerment of learners and the second one making lifelong learning the most important idea of education. To the end of 1960s, adult education was related to the processes of teaching (educating), which were situated in educational institutions – institutions of adult enlightenment. Learning of an adult was the consequence of activities of teaching implemented by a teacher which clearly led to objectification of adult learners. Adult education served mainly for social purposes, “compensating education deficits typical for adults, it was to furnish them with indispensable social competences and multiply human capital being the main factor of economic growth and success of people” [Malewski, 2011, p. 46]. A turning point in thinking of adult education in 1960s and 1970s was related to growing empowerment of learning adults, consisting in taking into account their needs and individual experience in the process of learning in educational institutions. Education took here a form of lifelong education and continuing education. This modification clearly has its roots in inspiration with psychology and humane pedagogy. The second paradigm transition, visible since the early 1990s, creates a “central educational idea” of lifelong learning [Malewski, 2011, p. 47]. Adult education as lifelong learning focuses even more attention on individual life and education needs, and perceives learning as a process of cognition and widening of awareness and self-awareness of an individual as a result of constant reflection and contemplation on life in which they participate. And it is assumed that the applied notion of learning is more normatively neutral, less political and with stronger relations to life practice than the term “education” [Wain, 2009, p. 391].

The life-long-nature of learning is to some extent a slogan. For a question arises: what does it actually mean to learn for the whole life? A quite representative interpretation of the meaning

²¹ In-depth analyses of these undertakings were conducted by andragogists both worldwide [Jarvis, 2007, 2008, 2009] and in Poland [Kruszewski, 2008; Solarczyk-Ambrozik, 2004].

applied in social sciences can be found on the works of an eminent British sociologist, Peter Jarvis [2008, p. 4], when he writes about learning as a process: "Learning is an existential process which may begin before our birth and probably ends when we lose for the last time our consciousness".

An important role in the learning process is played by secondary experiences having cultural context. Learning process is a "process of transforming these experiences in a variety of ways through thought, action or emotion or any combination, and integrating the outcomes into our personal biographies. This always occurs within a social and cultural context" [Jarvis, 2008, p. 13]. In the process of lifelong learning an individual participates in the process of secondary socialisation, when an already socialized individual is inducted into new sectors of the objective world of his society [Berger, Luckmann, 1966, as cited in Jarvis, 2008, p. 17]. In the secondary socialisation process "we learn specific conducts related to our social position" [Jarvis, 2008, p. 18]. However, the social context "does not limit" the learning of an individual, does not limit him/her to perform social proposals of conducts proper for the particular social roles. From the perspective of learning understood in an innovative way, as it is also innovative, "learning is life long and humanity remains an unfinished project" [Jarvis, 2008, p. 20]. Thus, Jarvis determines lifelong learning as a "combination of processes running through life, relating to the whole person – body (genetics, physicality and biology) and mind (knowledge, skills, attitudes, values, emotions, beliefs and meanings) – experiencing social situations, perceiving their contents which is then cognitively, emotionally or practically (or by their combination) transformed and integrated into the individual person's biography resulting in a continually changing (or more experienced) person" [Jarvis, 2008, p. 4]. Learning is the "driving force for a human being. We are the result of our learning" [Jarvis, 2008, p. 33].

3.4. Multidimensionality of lifelong learning

Adult education understood as lifelong learning assumes a wide and multidimensional understanding of the notion of education. Thus, lifelong learning has been deemed a multidimensional phenomenon.

As already cited Peter Jarvis [2007, p. 122] writes, "Learning is not only lifelong, it is life-wide". This life-wideness, multidimensionality of learning is perfectly encompassed by the known classification of education dimensions of Robert Kidd [1966]²². Kidd names three dimensions of continuous learning: vertical – school education (the consecutive stages of school education), horizontal – education outside school (the recognition of different areas of life, science and culture through individual activity of an individual and outside-school education of adults) and in-depth – self-education (related to the quality of education, manifested in rich motivation of learning, in the ability to self-educate, in intellectual interests, in lifestyle aimed at lifelong learning and usage of free time).

The multidimensionality of lifelong learning, also in the aspect of the degree of institutionalization of educational activities, emphasises the most commonly used by androgogists classification which indicates that adult education may have the following nature: formal (at school), nonformal (outside school but institutionalised e.g. courses) and informal (outside school and non-institutionalised, "with life in background", executed through self-education, also in occasional situations)²³.

²² See R.J. Kidd [1966], three dimensions of continuous education – as cited by J. Pólturzycki [2002].

²³ For comparison see the classification of M. Malewski, J. Kargul, H. Siebert, J. Weissner, K. Pierceniak and others.

Education is a complex and multidimensional activity encompassing the space of the whole life of an individual. Such education allows for becoming aware, understanding, enlightenment – deeper determination of the identity of an individual. It extracts the value of human life, also in adulthood and old age. It accompanies an individual in the process of individual adolescence leading to a personal fullness. It contributes to affirmation of life, especially difficult at the old age and increases life satisfaction. It allows to understand ultimate issues of life. It makes us closer to discover the mystery of life and the mystery of human. It is an important type of activity – it prevents boredom, marasmus and developmental atrophy. It is included into the course of life, accompanies the stages of development and socialisation, supporting key processes through which the man's humanity is executed.

Education within such a meaning, particularly for adults and elderly, **is connected with the meditation on life, from which understanding of its phenomenon may result, both from the perspective of an individual's faith and in universal terms.**

3.5. Lifelong learning in the context of economic activity of people aged 50+. Selected aspects

In reference to the question of economic activity of people aged 50+ and in an attempt to generalise the previous reflections and research regarding the manners of retaining them in the labour market, a general conclusion may be formulated, which expressly indicates a need to create a consistent action system in this area. This system of harmonised actions, taking into account significant needs arising from demographic and economic conditions, and at the same time the knowledge on the ageing process and individual human needs, should include: global strategies, regional and local activities, actions of employers and attitudes and conducts of employees. Global strategies result from political decisions taken at the national and international level (in particular the European Union one), relate to retirement, employment, health, education, family and other regulations, which to a significant extent will encourage people aged 50+ to remain in the labour market and not to retire. Professional work of people at that age should affect the increase of the life quality of a person at the pre-retirement and retirement age. Regional and local actions include a co-operation of partners, including trade unions, various institutions, facilities and local organisations, as regards the support of people aged 50+ in the life roles they play (not only the occupational ones), so that a life-style satisfactory to a person at that age is possible. Employers should first of all free themselves from a stereotypical perception of an older employee, and their actions should be founded upon an age management policy at the company (which is discussed in detail in Chapter 5), and suitably and flexibly respond to the needs of the labour market. This means also a change in the attitude of employers towards the retraining and vocational improvement of employees at older age. It is the employer who decides on creating an elderly-friendly workplace, including flexible forms of employment. The actions undertaken by the employers should be "secured" by global and local strategies. For it is not the employers themselves who are to incur the effort and costs of maintaining older people in their companies. And as to employees or potential employers aged 50+, the crucial point seems to be the awareness of the new professional career model, the changing motivation to remain in the labour market and to learn further, acquire or improve professional competences ("hard skills") and the overall ones ("soft skills"), becoming aware of the meaning of passing one's own knowledge and skills to younger generations,

changing attitude towards the old age, also one's own attitude, through considering the strategy promoting active ageing as a helpful one.

Such an outline of a coherent action system for retaining older people in the labour market certainly requires specified education, one could say that it is based upon education. Some of its elements are worth special emphasis, the more so as they have already been a research subject. These selected elements of education concern the attitude of people aged 50+ towards changes, the nature of the nonformal and informal education commenced by them, the distinctness of learning at older age, individual development and an occupational career plan or the intergenerational passing of knowledge.

• **ATTITUDE TOWARDS CHANGES**

An older person, as it is shown by the developmental psychology research [Harwas-Napierała, Trempała, 2000; Brzezińska, 2005; McCrae, Costa, 2005], is afraid of changes, because their adaptation abilities decline. A person at that age wishes to live in stability which guarantees also sense of security. This however does not mean, that a person at this stage of life is not subject to changes or cannot respond to them. Our times however are the times of rapid and often sudden changes. For various reasons they concern also the labour market, which has a significant influence on the life of whole societies, as well as of particular individuals. The labour market forces people aged 50+ to change their lifestyle deeply, and modifies retirement life patterns traditional in this period. Therefore, coping with a change should be considered one of the more important goals of education of people at that age. As evidenced by research carried out within the "Lives in Changing" project²⁴, certain educational actions enable a modification of the older people's attitudes towards changes and transforming a change into a situation that develops the personal life. The educational method of coping with changes was constituted by the method of "future workshops" [Dubas, 1997], in accordance with the concept of a West German publicist and visionary, Robert Jungk. Learning turned out to be a way to solve problems arising from change, and the learning process itself determined change in lives of the project participants which was positively perceived by them.

• **NONFORMAL AND INFORMAL EDUCATION**

These two aspects of the multidimensional education are usually indicated as the areas of learning which may be related to older people, also in the context of remaining in the labour market. The nonformal education is executed mainly through course-type education or, contemporarily, through trainings. They should have proper quality and it should be noted that in this matter the contemporary adult education, as Józef Kargul [2001, pp. 31 et seq.] writes, resembles very often an educational "market place", and these are not specialised institutions providing educational services. The nonformal education should to a large extent contribute to the elimination of skill gap, both as regards hard and soft skills [Feliniak, 2007a, p. 71], as well as mitigate the outdatedness of the professional competence of the old people in the labour market [Finogenow, 2011, p. 211]. The informal education is a way of self-improvement in vocational and private roles through self-education and self-upbringing with the use of various knowledge sources and modern information technologies. The willingness to partici-

²⁴ Grundtvig Partnership Project No 2010-1-PT1-Gru06-051166 „Lives in Changing – a Multicultural Approach of Initial Expectations (the before), Learning Process (the during) and the Final Outcomes (the after)” – Butterfly, <http://www.eu-learn.info/> www.zaigs.uni.lodz.pl.

pate in this kind of education may be undoubtedly a consequence of the attitudes towards knowledge and learning typical in the previous periods of an older person's life. The self-improvement habits from the past may be continued at present. And their lack may require explaining to the older people who often have low formal education level and reluctance to learning brought from school, the significance which permanent learning has for their development; it requires "curing" oneself from the routine thinking and conservative acting, forming a positive attitude towards lifelong learning and providing skills which are helpful in this process.

- **DISTINCTNESS OF LEARNING OF THE OLDER PEOPLE**

If learning is to accompany a human almost through their whole life, it should be an expected, enjoyed and eagerly undertaken activity. In order to make it so, learning should be a process adjusted to the needs and abilities of an adult learner. The knowledge in the field of andragogy methods of teaching and adult learning theory clearly indicates that "adults learn differently" [Matlakiewicz et al., 2009]. The learning process of an older person, including one aged 50+, is different also from the one executed in earlier stages of adulthood [Dubas, 2009; Skibińska, 2008]. The conditioning of the adult learning process by the so-called modernity context should be underlined, including the presence and influence of modern mass media (and information technologies) [Fabiś, Cyboran (ed.), 2009]. The methodology of teaching of adults increasingly incorporates modern cultures of adult learning into the educational programmes, thus going beyond traditional teaching [Siebert, 2005]. Therefore, the person controlling the adult learning process should have current knowledge and know methodology solutions in this scope, in order to support the students in a professional way.

- **INDIVIDUAL DEVELOPMENT PLAN (MENTORING, LIFE COACHING)**

As evidenced among others by the research conducted within the European Adults Mentoring project, the process of adult learning, including the process of their professional education, retraining and improving is clearly embedded in the wide context of their life experience. The biographies of adults often include difficult events with which one not always is able to deal by one's own. The identification of life difficulties of a given person, diagnosing their reasons, recognizing individual features and predispositions, strengths and weaknesses, fears and expectations, and then the choice of the ways out of difficult situations, a kind of a "company on the way" and support are all the tasks of a mentor – a coach of adults who in an individualised way, in an atmosphere of trust and dialogue and mutual learning, co-creates an individual development plan of an adult who experiences difficulties [Dubas et al., 2008; Dubas, 2010]. Although the mentoring practice seems to be a costly undertaking, it is worth comparing the possible costs with actual effects of such an educational influence on people who are very often lost and cannot independently direct their own life, and find their place in the today's very difficult labour market.

- **INDIVIDUAL PROFESSIONAL CAREER PLAN (JOB COACHING, CAREER COUNSELLING)**

That people aged 50+ remain employed is to a large extent affected by – apart from the systemic actions – actions aimed at creating an individual way of their professional development modified depending on the labour market conditions and individual abilities. This is unequivocally shown e.g. by the results of the "Alliance for Work" project. Individual control of

a professional career, taking into account a new model of this career, emphasising the necessity to change the mental attitude towards work also at older age, and to expand constantly one's knowledge and skills is a task for the contemporary jobcoaches [Urbaniak, 2007; Feliniak, 2007b]. The jobcoaching executed by them is "a method of supporting the professional development of older people who have difficulties in the labour market" [Feliniak, 2007, p. 69]. The course of the jobcoaching process is divided into the following stages: data analysis, creating an individual plan of professional development, execution of this plan and monitoring the influence of jobcoaching [Rogozińska-Pawelczyk, 2007, pp. 47-48]. The research within the "Alliance for Work" project indicated that the jobcoaching beneficiaries usually (71.5%) described it as "the most effective instrument of supporting employees over 45 years of age and who have difficulties in the labour market" [Feliniak, 2007a, p. 70]. The method is worth disseminating in the counselling and educational work with people aged 50+, connecting it with professional and psychological trainings which prepare to take up professional work.

• **INTERGENERATIONAL TRANSFER OF KNOWLEDGE AND AN OLDER EMPLOYEE AS AN EDUCATOR**

An incentive to stay in the labour market for older people may be a belief of having important professional and private competences which may be helpful for other people, including younger employees. Making people aged 50+ aware of the significance of their knowledge, skills and competences gained through their whole life and then teaching them how to transfer this experience to other employees, creates a new role of an older employee – the role of an educator. It would be good if the employers, aware of the value of their retiring employees, created – also to the benefit of their own company – situations allowing for such a knowledge and experience transfer. The context of encouraging people aged 50+ to remain in the labour market was the subject of the ELDER project²⁵. Within the project five skills were chosen which played crucial role in preparing an older employee to tasks related to the intergenerational transfer of knowledge. These skills included: communication competence, motivation to learn, teaching based on co-operation and problem solving, social skills and an ability to pass life experience. The project, and the similar ones, is aimed to put value into the life/professional experience gained by older people, as well as to encourage them to participate actively in the lifelong learning process, to the benefit of themselves as well as of the younger generation. Also the results of empirical research on students are worth underlining, which indicate that students note the professional potential of people aged 55+, their willingness to exchange knowledge and experience with younger people, but at the same time are reluctant to use that opportunity [Richert-Kaźmierska, Stankiewicz, 2013, p. 26 et seq.]. The research results suggest that the success of the intergenerational knowledge transfer, possible to be applied in the work facilities, depends also on the change of younger people's attitudes towards using the experience of the older generations. Certainly, younger employees also belong to a harmonised system of actions favourable to retaining the elderly in the labour market. The more so as they will also be older employees in the future.

²⁵ *Elder Experience – New Knowledge*, http://www.elderexperiencenewknowledge.com/english#!__english.

3.6. Factors favourable for the effectiveness of learning 50+

Speaking on the effectiveness of activities in the field of lifelong learning undertaken by people aged 50+, one should be aware of problems relating the mere process of assessing the outcomes of education. The applied measurement methods, usually in the form of a test, show not so much of the acquired skills and knowledge, more the results learnt in the manner which strictly corresponds to the form of the measurement tool. And because older people learn mainly through associating new facts with the ones already known, they often apply a conceptual network which does not correspond to the measurement tool. If we add other disturbing factors (print size, sound volume and tone of the lector's voice, light volume in the room in which the test is written, or time limits) and the fact that seniors are more prone not to give any answer than to risk a random one, doubts arise concerning the usefulness of the standard measurement methods in the evaluation of the elderly education [Hooyman, Kiyak, 2002, pp. 161-162].

Another problem emerging in the context of measuring the effectiveness of education of people aged 50+ from the perspective of the change of their situation in the labour market is related to the fact, that in the case of programmes and projects executed in the EU countries and financed from public funds, courses and trainings are usually just one type of the activities undertaken, apart from internships, psychological support, grants or subsidies for entrepreneurs employing seniors or accepting them for an internship [Cedefop, 2013]. In such a case it is difficult to distinguish in a clear way the outcomes of the lifelong learning from the outcomes of the other adopted instruments.

In general, the age itself is not the factor declining cognition abilities, including those related to acquiring new skills; it must be distinguished however between the so-called fluid and crystallised intelligence. The maximum level of fluid intelligence, which is the ability to solve problems quickly (particularly the new ones) is achieved when been about 30years old, and then its slow decrease starts, which is manifested above all by extending the time of reaction to emerging stimuli. As for the crystallised intelligence, defined as the ability to use the acquired knowledge, skills and experiences – its level remains stable or even, in favourable conditions, slightly increases in further stages of life [Kraemer, DePryck, 2010, pp. 78-79].

Based on various research results, we may try to determine certain key factors of achieving high effectiveness of education conducted among people aged 50+ [Kraemer, DePryck, 2010, p. 78]:

- the level of educational activity of a participant – the older participants of courses and trainings more easily acquire knowledge and skills learnt within active learning forms – case studies or even practical activities;
- interest in the topic of a course, in particular the perception of the possibilities to use the acquired knowledge and skills directly [Cutler, 2006];
- previous educational biography – the more intense it was, the more positively it affects the ability of memorising and abstract thinking;
- clear structure of learning material manifested by teaching of coherent topical units rather than dispersed single issues;
- slower pace of new material presentation connected to the slower acquisition of new knowledge and the necessity to connect it with the one acquired so far;
- better susceptibility to disturbances of message (breaks, events diverting attention from the training) and greater significance of interaction with the leading person;

- proper design of teaching tools, in order to avoid mechanical, incogitant learning, and taking into account poorer skills of computer and Internet operation [Straka et al., 2010, pp. 323-331];
- in the case of trainings conducted in the workplace it is important to reduce negative prejudices towards learning and the ability to learn among older employees, and then creating a motivational system including emphasis on the voluntary character of education, the value of the already acquired skills and experience, creating the team atmosphere within the learners group [Straka et al., 2010, pp. 323-331].

3.7. Summary

The analysis of the lifelong learning issue, also as regards people aged 50+ in the context of the possibility for them to remain in the labour market, presents it as an unusually multi-dimensional human activity. The awareness of the complexity of the phenomenon and the connected processes is a basis for actions undertaken by educational institutions as well as other entities with educational purposes, including labour market entities. Lifelong learning in the contemporary societies is already a global strategy which should be executed through local actions, as required by the needs of a given environment and interests of particular adults. Global goals, formulated by politicians and economists or education researchers, should not be contrary to the individual expectations. For learning is not only complex, it is also difficult. It means an activity that may be feared by adults, who e.g. have unpleasant experiences from the period of early education. Thus, an important question is recognizing the educational biographies of people who would have to learn further. Also a diagnosis of their educational needs is important: the conscious and unconscious ones, fulfilled and unfulfilled ones, enforced and expected ones, as well as the connections of these needs with the actual life needs. Since learning may constitute an important factor of the change in the life situation and improvement of the life quality. Therefore it is important that one becomes aware that learning, executed permanently as permanent is the course of life experienced by individuals, may be a factor of change. Life brings changes, and learning allows an individual to find their way among those changes. Also learning itself may be a change.

The key question is motivating adults, also those at the pre-retirement age, to enter the space of education, find interest in expanding their knowledge, skills and qualifications, which in consequence will help them find their place in the labour market. Also the mere willingness to remain and find one's place in the labour market needs reinforcing. For not every person aged 50+ pursues a continuation of paid job. It is worth noting that a learning adult is an "entity" and as such is – or is not – present in the learning process. One cannot distinguish a "professional part" or a "labour market part" from the individual one. It is included in the entirety of an individual's identity, in the system of their goals or values, needs and attitudes, meanings and beliefs, abilities and fears, in the entirety of their knowledge about themselves, the world and the others. If we want to achieve an educational success in the form of taking up the effort of lifelong learning by a person, we should take into account these connections, and lifelong learning should have more existential meaning and not be limited only to the professional one.

Anti-discrimination law as a tool supporting older employees in the EU

Monika Smusz-Kulesza

Introduction

As underlined in the previous chapters, the demographic processes occurring in Europe result in the necessity to utilize in a more complete way the labour force constituted by older people. Their activation in the labour market is possible exclusively by granting full protection to the rights of older employees and providing them with proper, i.e. equal, treatment.

The legal situation of seniors in the labour market in the European Union is varied. In the majority of the Member States, people in their 50s have more considerable difficulties with finding and maintaining employment than people 20 years younger [Malarska, Wiktorowicz, Kałuża-Kopias, 2011]. The reasons of this unfavourable situation may be found in mental barriers of the very concerned, like e.g. the lack of faith in the possibility of further development of the professional career, in objectively too low qualifications in the field of new technologies (operation of a computer, office equipment, the Internet), as well as in poor command of foreign languages. However, what mainly underlies that situation, are discriminating actions of employers, having their source in unfair prejudices concerning the skills and abilities of older employees. Employers prefer to engage young people, they promote them more often, and offer more trainings. As evidenced e.g. by Polish research [Bukowski, 2010; Klaus, 2004], seniors are often refused to be employed due to their age only, and not qualifications. Age is seen as an important criterion in taking decisions on dismissal, the employees who attained retirement age are fired automatically, the pensioners are ignored while dividing the shares of privatised companies [Tokarz, 2005]. Employees attaining 50 years of age are often subject to mobbing, understood as violation of their dignity, humiliation or abusing due to age. As priest M. Kuciński [2012] indicates, all these reasons lead to the increase of unemployment in the group of people aged 50 and more and their increasingly complicated social and occupational situation, including a growing discouragement to look for other possibilities of work.

Due to the above circumstances it is necessary to provide older employees with a proper legal protection. Because the activities, subject to which are these employees, are of discriminatory nature, the most suitable form of protection seems to be securing equal treatment, and thus introducing the prohibition of discrimination of employees against age. The execution of this task is to be secured by the provisions of the anti-discrimination law whose goal is to enable all natural persons the acquisition of equal and fair access to the opportunities offered by the society. The anti-discrimination provisions within the labour law are to prevent ageism at all employment stages – from recruitment to the stage occurring once the work relationship ceases to exist. These provisions are to prohibit discrimination first as regards the access to em-

ployment, then as regards the working conditions and wages. In order to assess whether the anti-discrimination law is an instrument supporting older employees in the European Union or not, one must take a look at the regulations of that law including their evolution. And this is the purpose of this Chapter. Only the EU law will be analysed, as it is a law aimed at unifying the legal situation of older employees in all countries of the European Union. The legal solutions of the particular EU countries introduced in order to implement the EU law are subject of a number of available studies [see among others Tallineau 2003; Uścińska 2011; Tros 2005; Siergiejuk, Gajderowicz, Sztanderska 2010].

4.1. Evolution of anti-discrimination provisions at the EU level

In current Europe there are many instruments of different legal effect in the field of preventing discrimination. There is no uniform European system of legal provisions in this regard, but there are several systems functioning simultaneously, including the most important ones: the legal system of the European Union and the system created by the Council of Europe. The most important provisions having legal force and regarding the field of employment, created in the EU system, are included in treaties and several equality directives issued thereunder. Ageism is included above all in the Council Directive 2000/78/EC. Within the system created by the Council of Europe, the most important legal instrument establishing the rule of non-discrimination in employment is the *European Convention for the Protection of Human Rights and Fundamental Freedoms*.

The right of older employees to be treated equally was not always guaranteed by the provisions of law. By the end of the previous century, in the area of the prevention of discrimination and execution of the equality principle, the law of the European Communities concentrated first of all on the equality of women and men²⁶ and the prohibition of discrimination on grounds of nationality. Even the *Community Charter of the Fundamental Social Rights of Workers* adopted by the European Council in Strasbourg on 9th December 1989 included no provision prohibiting ageism *expressis verbis*. The *Charter* included no provisions prohibiting discrimination at all; the necessity to ensure equal treatment and combating discrimination in all its forms, particularly on the grounds of sex, colour, race, beliefs and opinions, as well as, following the solidarity spirit, elimination of social exclusion, was included in the Preamble. The order of elimination of social exclusion included the prohibition of ageism.

Starting with 1990s, various groups carrying out strong lobbying, appealed to expand the discrimination prohibition in the EU law to other areas, such as race and ethnical origin, sexual orientation, religion or beliefs, age and disability. The fear of extremist nationalism reviving in some of the Member States stimulated the EU leaders to change the *Treaty Establishing the European Community* in such a manner that the Community had legislative rights in these areas. The effect of that process was constituted by changes to the *Treaty*. The year 1997 may be considered as critical for the regulation of the ageism question. It was then, upon adopting the *Amsterdam Treaty*, when the European Community acquired an important legal basis for preventing discrimination on grounds of sex, race, ethnical origin, religion, creed, disability, sexual orientation and also age [Art. 19 of TFEU]. Since that time we note a constant grow of attention, first within the European Community and then the European Union, focused on

²⁶ Council Directive 76/207/EEC on the implementation of the principle of equal treatment for men and women as regards access to employment, vocational training and promotion, and working conditions 76/207/EEC [OJ No. L 39 of 14 February 1976, p. 40].

the phenomenon of population ageing²⁷, perceived mainly from the angle of the lot of older employees. Their specific situation has started to be included in the European Employment Strategy, promoting active ageing and retaining seniors in the labour market [Bell, 2003; Hutsebaut, 2010]. Based on the treaty authorisation, the Council adopted on 27th November 2000 the Council Directive 2000/78/EC establishing a general framework for equal treatment in employment and occupation²⁸. The Directive prohibited discrimination against age in the field of employment. Subsequently, the interest in the older part of the population has been expanded beyond the field of employment, raising the question of public finances, levelling the proportion of the working society members and the ones provided for and preventing social exclusion [Mikołajczyk, 2012].

In 2000 the European Union and its Member States proclaimed the *Charter of Fundamental Rights of the European Union*. The *Charter* includes a list of human rights inspired by the rights included in the constitutions of the Member States, the *European Charter of Human Rights* and treaties regarding universal human rights. The *Charter* adopted in 2000, was at the beginning a mere “declaration” without any legal force. The *Lisbon Treaty*, which entered into force in 2009, changed the status of the *Charter* to a legally binding document. Under Art. 6 paragraph 1 of TEU the *Charter* has legal force equal to the one pertaining to treaties. Under Art. 21 paragraph 1 of the *Charter* any form of discrimination, and particularly on grounds of age, is forbidden. Under Art. 25 of the *Charter*, the European Union recognizes and respects the right of people at old age to dignified and independent life and to participate in the social and cultural life.

Also in 2009, the Union entered the *European Convention for the Protection of Human Rights and Fundamental Freedoms* (ECHR). Under Art. 6 item 2 of TEU entering the *Convention* does not infringe the competence of the EU specified in the *Treaties*. The fundamental rights guaranteed in the *European Convention for the Protection of Human Rights and Fundamental Freedoms* and resulting from the constitutional traditions common for the Member States, constitute a part of the EU law as general principles of law. The discrimination prohibition provided for in Art. 14 of the ECHR guarantees equal treatment as to exercising the other rights provided for in the *Convention*. Protocol No. 12 to the ECHR (2000), which has not been ratified by all EU Member States²⁹, expands the scope of the discrimination prohibition, providing for equal treatment as to exercising all rights, including those arising from the national law. Any discrimination, including ageism, is prohibited under the ECHR.

As shown by the above, the prohibition of discrimination of employees against age was subject to subsequent stages: from a total lack of legal regulations at the European level, to introducing the mere principle of discrimination prohibition, to detailed regulation of this matter in a directive. These changes should be assessed positively. As evidenced by research results, the progressive regulation of legal situation of seniors has its grounds in the changes occurring in the society structure. Establishing the principle of prohibition of the discrimination of employees on grounds of age, and then its substantiation and increasingly detailed regulation are an indispensable reaction of a European employer to the phenomena occurring in the European labour markets.

²⁷ See resolutions of the European Parliament on the Commission reports on the demographic situation in Europe [OJ No. C 115 of 14 April 1997, p. 238; OJ No. C 104 of 06 April 1998, p. 222; OJ No. C 232 of 17 August 2001, p. 381].

²⁸ OJ No. L 2000.303.16, OJ 05-4-79.

²⁹ The current number of the EU Member States who ratified the Protocol no. 12 may be found under: www.conventions.coe.int/Treaty/Commun/ChercheSig.asp?NT=177&CM=7&DF=16/07/2010&CL=ENG.

4.2. Current legal regulations

In the European Union law, the principle of prohibition of discrimination of employees against age originates in the common constitutional tradition of the Member States and as such has been deemed by the Court of Justice as a general principle of the EU law³⁰. The substantiation of this principle is constituted by the regulations included in the Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation.

Article 1 of the Directive outlines general framework for preventing ageism in employment and occupation. The aim of establishing this framework is to affect the Member States in the field of exercising the equal treatment principle. The principle, in the light of the Directive, means the lack of any forms of direct or indirect discrimination, among others due to age. According to legal definition in Art. 2 of the Directive “direct discrimination shall be taken to occur where one person is treated less favourably than another is, has been or would be treated in a comparable situation” on grounds referring to any of the characteristics protected in the Directive, among others on grounds of age [Judgements of the Court of Justice: of 16th October, 2007 in case C-411/05 *Palacios de la Villa*, ECR p. I-8531, point 50; of 5th March 2009 in case C-388/07 *Age Concern England*, ECR p. I-1569, point 33].

Under Art. 2 point b of the Directive, indirect discrimination occurs when a provision, criterion or apparently neutral practice may lead to a situation unfavourable for people having the protected characteristic, and not regarding other people not having such a characteristic, unless the provision, criterion or practice is objectively justified by a legitimate aim, and the means of achieving that aim are appropriate and necessary, or as regards persons with a particular disability, the employer (or any person or organisation to whom this Directive applies) is obliged, under national legislation, to take appropriate measures in line with the principles contained in Article 5 in order to eliminate disadvantages entailed by such provision, criterion or practice. The cited Art. 5 of the Directive refers to reasonable accommodation for disabled people, introduced in order to guarantee the exercise of the principle of equal treatment of these people. A form of discrimination is also harassment, when unwanted conduct related to any of the protected characteristics, including age, takes place with the purpose or effect of violating the dignity of a person and of creating an intimidating, hostile, degrading, humiliating or offensive environment. Every conduct involving forcing anyone to practice discrimination due to among others age is also deemed discriminatory.

The Directive is applied within the competence of the Community, “to all persons, as regards both the public and private sectors, including public bodies, in relation to [...] conditions for access to employment, to self-employment or to occupation, including selection criteria and recruitment conditions, whatever the branch of activity and at all levels of the professional hierarchy” including dismissal and remuneration conditions [Judgement of the Court of Justice of 18th June 2009 in case C-88/08 *Hütter*, ECR p. I-5325, point 34 and Judgement of the Court of Justice of 6th December 2012 in case C-152/11 *Johann Odar*, point 32]. Under Art. 4 point 1 of the Directive, “a difference of treatment which is based on a characteristic related to any of the grounds referred to in Article 1, including age, shall not constitute discrimination where,

³⁰ See among others Judgement of 22nd November 2005 in case C-144/04 *Mangold*, ECR p. I-9981, point 74; Judgement of 19th January 2010 in case C-555/07 *Seda Küçükdeveci* against *Swedex GmbH & Co. KG*, ECR p. I-00365, point 20.

by reason of the nature of the particular occupational activities concerned or of the context in which they are carried out, such a characteristic constitutes a genuine and determining occupational requirement, provided that the objective is legitimate and the requirement is proportionate". As the Court of Justice indicates, based on the cited provision, in order to guarantee conformity with the European law, it is not the reason from which the different treatment results, but the characteristic related to that reason should be the genuine and determining occupation requirement [Judgement of the Court of Justice of 12th January 2010 in case C-229/08 Colin Wolf, ECR p. I-0001, point 35; with the gloss of J. Urban LEX/El. 2010]. Article 4 of the Directive grants the Member States competence to establish in the national provisions, in the case of fulfilling the assumptions indicated in the contents of the provision, exclusions from the non-discrimination principle due to one of the criteria indicated in Art. 1 of the Directive.

The possibility for the Member States to introduce specific types of differences in treatment due to age is also provided for in Art. 6 of the Directive. Under that provision "Notwithstanding Article 2(2), Member States may provide that differences of treatment on grounds of age shall not constitute discrimination, if, within the context of national law, they are objectively and reasonably justified by a legitimate aim, including legitimate employment policy, labour market and vocational training objectives, and if the means of achieving that aim are appropriate and necessary. Such differences of treatment may include, among others: (a) the setting of special conditions on access to employment and vocational training, employment and occupation, including dismissal and remuneration conditions, for young people, older workers and persons with caring responsibilities in order to promote their vocational integration or ensure their protection; (b) the fixing of minimum conditions of age, professional experience or seniority in service for access to employment or to certain advantages linked to employment; (c) the fixing of a maximum age for recruitment which is based on the training requirements of the post in question or the need for a reasonable period of employment before retirement. Notwithstanding Article 2(2), Member States may provide that the fixing for occupational social security schemes of ages for admission or entitlement to retirement or invalidity benefits, including the fixing under those schemes of different ages for employees or groups or categories of employees, and the use, in the context of such schemes, of age criteria in actuarial calculations, does not constitute discrimination on the grounds of age, provided this does not result in discrimination on the grounds of sex.

Article 6 paragraph 1 and 2 of the Directive provides a possibility for the Member States to introduce within the national provisions certain types of differences in treatment due to age, if they are "objectively and reasonably" justified by a legitimate aim, such as an aim in the field of a policy of employment, labour market and vocational training, and if the means of achieving that aim are appropriate and necessary. In the judgement on the Mangold case, the Court of Justice indicated, that the appropriate and necessary means of achieving reasonable and objectively justified aims of employment policy may include only means taking into account, apart from the circumstances related to the labour market structure, also personal situation of employees to whom they relate [Judgement of the Court of Justice of 22nd November 2005 in case C-144/04 Mangold, ECR 2005 p. I-09981].

Article 6 paragraph 1 of the Directive allows the Member States to establish within their national law provisions introducing differences in treatment due to age, falling within the framework – under the definition of Art. 2 paragraph 2 point a of the Directive – of the category of direct discrimination. As the Court of Justice indicates, the Member States and social partners, if any, at the national level have at their disposal wide discretionary authorisations while choos-

ing both the execution of the specified aim in the field of social policy and employment policy, and while fixing means for their execution [similarly Judgement of the Court of Justice of 5th July 2012 in case C-141/11 Hörnfeldt, not yet published in ECR, point 32]. The authorisation to establish provisions introducing differences in treatment due to age, as it is an exception from the discrimination prohibition, is however strictly restrained by the requirements of Art. 6 paragraph 1 of the Directive. The provision is aimed at the Member States and despite the wide scope of discretion in the matter of social policy it imposes on them an obligation to prove the legitimacy of the set aim together with high vocational requirements [Judgement of the Court of Justice of 5th March 2009 in case C-388/07 *The Queen*, ECR 2009 p. I-01569, point 61-67].

Article 7 of the Directive obliges the Member States to undertake positive actions in the field of guaranteeing equality in work relations. Under Art. 7 paragraph 1 the execution of the principle of equal treatment “shall not prevent any Member State from maintaining or adopting specific measures to prevent or compensate for disadvantages linked to any of the grounds referred to in Article 1”.

The Directive obliges also the Member States to ensure and regulate court and/or administrative procedures and, should they consider it right, conciliatory procedures whose aim is to cause to apply the obligations resulting from the Directive as available for all people who regard themselves as aggrieved due to discrimination. This matter, as it is beyond the framework of this study, shall not be discussed in detail.

The provision establishing the principle of non-discrimination on the grounds of age has been considered as having direct effect by the Court of Justice, which means that it enables a claimant to file a claim in a proceeding before a national court. The Court of Justice has also specified further consequences of considering the discussed principle as a general principle of the EU law, indicating that it is the obligation of the national court to guarantee its full effect through not applying any provisions of national law which are contrary to the said principle [Judgement of the Court of Justice in case *Mangold*; see also *Z. Hajn*, gloss to the Judgment of the Court of Justice of 22nd November 2005 in case C-144/04].

As results from the cited regulations, the material scope of the discrimination prohibition, including ageism, under the Directive is relatively wide. The notion of discrimination has been defined in a manner which allows to include into it various conducts which may take place in the labour market. Within this meaning the anti-discrimination law created at the European level has a function of a tool supporting older employees. By forbidding their discrimination, it acts for the protection of their rights and respect for their dignity. The activities of the legislator in this case should be considered as deserving approval. The key importance for the level of guarantee and protection provided to the rights of older employees by the European anti-discrimination law is however placed in the interpretation of the provisions of Art. 6 of the Directive. It should be noted that – contrary to Art. 4 paragraph 1 of the Directive – in Art. 6 paragraph 1 and 2 the assumption of age has been treated in a different way than other reasons of non-discrimination. However, as B. Mikołajczyk [2012] notices, mere inclusion of age into the reasons of prohibiting discrimination is already a huge achievement. But the ageism prohibition itself, due to the regulation in Art. 6 of the Directive, is much impaired.

4.3. Development perspectives, *de lege ferenda* remarks

The EU law protects from ageism above all in relation to employment, because employment and occupation are the basic elements which are to secure equal opportunities for everyone and to a large extent contribute to full participation of citizens in the economic, cultural and social life and to their development. Any manifestations of discrimination bring however tangible socio-economic losses. Exclusion of certain groups or categories of people does not allow to use their full potential, experience and skills [Tokarz 2005]. Organisations acting for seniors call for introducing ageism prohibition also in relation to the widely understood access to goods and services.

In the European Union a debate is being conducted regarding the development directions of the anti-discrimination law. It seems that this development should be twofold. First, legislative activities at the European level should pursue expanding the material scope of the protection of the elderly against discrimination by introducing the discrimination prohibition also in other fields than just the labour market. Secondly, it seems to be indispensable that the legal acts guarantee also a protection from multiplied or “cross-” discrimination. Such discrimination occurs when a person is treated worse as another person is, has been or would be treated, due to several protected characteristics, e.g. age and sex (discrimination of an elderly female worker). As M. Sargeant [2005] indicates, not taking into consideration a combination of ageism and discrimination on the grounds of disability, ethnical origin, and most of all sex, constitutes the fundamental weak point of the Directive 2000/78/EC. This drawback is not mitigated even by the Court of Justice of the European Union, which in its judgements rarely combines different grounds of discrimination. For example, in the judgement repealing the judgement of the Court of First Instance in case Lindorfer vs. the Council of the European Union, the Court referred exclusively to the discrimination on grounds of sex, disregarding completely the aspect of age [Judgement of 11th September 2007 in joined cases C-227/04 and C-269/07, OJ No. C 269 of 10 November 2007, p. 3]. And in the case Pensionsversicherungsanstalt vs. Dr Christine Kleist age was a secondary premise [Judgement of 18th November 2010 in case C-356/09, LEX no. 612135]. Expanding the legal regulations in the suggested direction will certainly contribute to reinforcing the position of older employees in the European Union, and thus will facilitate their retaining in the labour market, reducing stereotypes connecting age with expectations on occupational withdrawal.

Age management. How an employer may respond to demographic challenges?

Izabela Kołodziejczyk-Olczak

Introduction

Age management is a matter researched in the world for approx. twenty years, however in the Polish literature it emerged only a few years ago. Usually that field of study is categorised within human resources management [Kwiatkiewicz, 2010, p. 3], but sometimes it is also related to strategic management [Ilmarinen, 2005, p. 235] or diversity management. The aim of this Chapter is a review of empirical material regarding different aspects of age management in different countries of the European Union and its analysis. The Chapter may be treated as an introduction to a better understanding of good practices presented in Chapter 19 of this Report as well as an introduction to national solutions of age management discussed in Chapters 8 to 18.

5.1. Age and diversity management. Preliminary information

Age management is an “element of human resources management, and more precisely an element of variety management. It involves execution of a variety of activities which allow for a more rational and effective using of human resources in enterprises owing to taking into account the needs and abilities of employees at different age” [Liwiński, Sztanderska, 2010a, p. 3] and for increasing the working efficiency of seniors and as a consequence also their employability. The range of these activities is very wide: they can relate to various stages of employment (from recruitment to leaving the job), the employees themselves (their physical and mental capabilities to perform work), but also an employee’s environment formed by the employer (e.g. in the field of work organisation) [Liwiński, Sztanderska, 2010b].

Variety management becomes an imperative in organisation management, as employees are/are not similar to each other due to many characteristics, such as sex, age, race, ethnical origin, disability or fitness, sexual orientation, religious beliefs, language, marital status, education or occupational experience [Rawłuszko, 2008; (as cited in:) Czernecka, 2013]. In the last decade the experts in various fields, like social psychology, sociology, economy etc. put a lot of effort to study and describe in what way individuals function in homogeneous and heterogeneous groups due to the above-mentioned characteristics [Kirton, Green 2005; Nielsen, Nelson, 2005; Thomas, 2006; Klarsfeld, 2010; (as cited in:) Czernecka, 2013]. This research proves that people working in mixed teams bring more benefit to an organisation, than in the case of unified teams, i.e. such where e.g. only women or only young people work.

As mentioned at the beginning, age management is usually understood as an area of human resources management. It is described in this manner by B. Urbaniak and I. Wieczorek [2007,

p. 11], R. Jaros, P. Krajewski, M. Mackiewicz [2010, p. 50], and T. Schimanek [2010, p. 48]. According to G. Naegelé and A. Walker [2006, p. 3] the age management instruments lift barriers related to age and/or promote age diversity, helping in creating an environment in which particular employees are able to use their potential, not being in an unfavourable situation due to that criterion.

Age management may relate to various dimensions of human resources management within an organisation, with clear emphasis on ageing of individuals and groups [Walker, 1997], and more generally, on managing the ageing labour force through a policy or collective bargaining [Walker, 2005, p. 685]. The last understanding of the matter is very wide, indicating levels of age management, interdisciplinary attitude and key importance of the perspective taking into account life cycle. This understanding may be thus included into a synthesising opinion that:

- age management was created in order to describe a set of interventions and strategies indispensable to reduce the impact of age on the perception of employees and work colleagues;
- age management may be carried out at different levels: individual, enterprise or labour market one;
- age management requires an interdisciplinary approach, integrating many disciplines: demography, pedagogy and andragogy (which was discussed in Chapter 3), health care, occupational health and safety, work design, ergonomics, career planning;
- age management focuses on the whole professional life, and not only on older employees [Managing..., 2007, p. 5].

Currently we can distinguish between two most important approaches to age management. The first one, adopted by the majority of researchers, treats the matter in a functional way (i.e. from the perspective of the functions of human resources management), counting to it the following areas: recruitment, learning, trainings and continuous education, career development, flexible working hours, health protection and promotion, staff redeployment, employment exit and retirement. An approach different from the one concentrating on the functions of managing older employees (from entering the organisation to leaving it) is adopted by a group of experts from Finnish Institute of Occupational Health with J. Ilmarinen as their leader. They defined eight “visions of age management” which outline key elements forming the philosophy and attitude to older employees in a wider organisational perspective. Such a coherent view of age management, formed among the organisation leaders and employees, fits into the strategic, responsible, sustainable and respecting variety manner of management. These key elements constitute the framework of age management, are logically connected to each other, and affect each other through [Ilmarinen, 2005]:

- good knowledge of age structure of employees and clients of an organisation,
- fair attitudes towards life,
- management that understands individuality and diversity,
- operational strategies of age management,
- work ability, motivation and will to continue work,
- high level of competence,
- good work environment and organisation,
- affluent life.

As we see, the cited author stresses variety, subjective and ethical conduct, emphasises the pillars of age management which are competences of mature employees and their motivations, and that a friendly, ergonomic and healthy working environment is not an autotelic goal but becomes a complex tool for achieving the strategic development of the organisation and well-being of employees.

J. Ilmarinen [2010] – considered as a guru of the discussed topic – expresses the chronological stages of development of the age management concept as: 1) the time of research, conceptualization and trainings in the years 1990-1999 and 2) the 2000-2009 phase of creating case studies, searching for good practices and creating typologies. In the recent years the research has been continued with significant intensification in 2012, which was the result of implementing the European Year of Active Ageing (in Poland it was described as the activity of the elderly) and Solidarity between Generations.

Regardless of whether we assume the narrower or the wider idea of age management, we can observe an increase in using this notion in various studies, syntheses or Reports in the area of social policy, management or economy. The interest in age management in organisations may depend of course on the market situation affecting demand and employment. During the last economic slump in Europe, the changes in age management at the level of an enterprise were gradual: they were introduced as a response to long-term tendencies in the area of human resources and employment policy. These “smooth” transitions are partially related to the current needs of an enterprise, but are also a form of adapting to the future, when society ageing will cause labour force ageing, and maybe even its potential deficiency [Wpływ..., 2012, p. 7-8].

The above theoretical review constitutes an introduction to the below evaluation of practices of age management in the European countries. The evaluation was conducted based on empirical material which is included in the “Analysis of conditions of age management implementation in the EU countries” [Kołodziejczyk-Olczak, 2013] prepared for the need of the “Equal opportunities in the labour market for people aged 50+” project. During the execution of the said project, at the stage of conceptualization, 4 groups of countries were selected which are presented in the table below (detailed information on the manner and premises of selecting these groups are discussed in Chapter 6 hereof). The 4 groups of countries were distinguished based on the analysis of conditions related to the situation of seniors in the labour market, cultural similarity or elements of institutional equipment.

Table 5.1. Division of the European countries due to the situation of the elderly

Group of countries	Countries included in the group	Collective designation of a particular countries group ³¹
Group 1 Scandinavian countries	Denmark, Finland, Sweden	Scandinavian Care
Group 2 Countries of the Continental Europe	Belgium, France, Luxembourg, Austria, Germany, the Netherlands, Ireland, Great Britain	Western European Diversity
Group 3 Countries of Southern Europe	Greece, Italy, Portugal, Spain, Cyprus and Malta	Mediterranean Way
Group 4 Countries of Central and Eastern Europe	The Czech Republic, Estonia, Lithuania, Latvia, Poland, Slovenia, Slovakia, Hungary, Bulgaria, Romania	Central European Young Democracy

Source: own elaboration based on P. Szukalski, J. Wiktorowicz, *Koncepcja badań w zakresie rozwiązań promujących aktywne starzenie się w wybranych krajach UE (Research concept in the scope of measures promoting active ageing in selected countries of the EU)*, Łódź, March 2011, p. 24.

It is worth noting that – as regards the institutional equipment – group 4 including old Soviet countries is most similar to Poland. The second group of countries similar to Poland are the countries of Southern Europe included in group 3. In this case we observe numerous similarities in the scope of widely understood customs, the role of family, duties of men and women, however, the differences in the history of the second half of the 20th century affects bigger differences than in the case of a comparison with group 4. The least similarities are found between Poland and group 1, although in the case of some countries of group 2 (the Netherlands and, to a lower extent, Great Britain) the differences are also very significant [Szukalski, Wiktorowicz, 2011, pp. 24-25].

The further part of the study presents the analyses of nearly one hundred empirical studies regarding age management in the EU-27 countries, using both single, individual case studies, as well as the results of comparative research. Also a catalogue of good practices was used which is attached in the electronic form in the Annex hereto (a CD). The catalogue was searched for information on the topic of: instruments of age management applied in organisations, institutional and functional conditions of the process, as well as the attitude of entrepreneurs towards the elderly and the opinion of the employers on introducing indispensable changes into the environment whose effect should be the increase of activity of mature employees. An important subject of the analyses was constituted by seniors – their attitudes, socio-economic situation as well as readiness to perform work in the pre-retirement period and after becoming entitled to this benefit. The below study is a kind of a generalising complement to the activities of the selected 11 EU countries discussed in the second part of this Report (Chapters 7-18). It is worth noting that this complement is not limited to these 11 countries, but an attempt was undertaken to synthesize activities conducted in all countries belonging to the four selected groups.

³¹ The names of the groups have been proposed by the Author of the text.

5.2. Age management in the 1st group of countries – “Scandinavian Care”

The Scandinavian countries are the precursor of age management in the European Union. They have carried it out for several decades, and the worked patterns of age management fit well in the active ageing concept. The activities in this scope were initiated by the associations of employers, and then supported by central administration. Initially they were aimed at public sector employees (such was the situation e.g. in Sweden at the beginning of the present century [Skoglund, Skoglund, 2005, pp. 393-394]), however they were a good method of promoting age management also in private entities and non-profit organisations. The success of these activities arises among others from a very good co-operation of various stakeholders: the governmental party, trade unions and employer associations. Pattern instruments of age management were developed and free counselling was guaranteed to enterprises in this scope [Eurofound, 2007, p. 4]. The actions of the government included above all support of a company's leadership in managing as well as supporting changes in work organisation serving to employing older employees and promoting good practices in the field of age management.

In the Scandinavian countries, a large pressure was put on the older employee's competence development – as the results of research show [www.ugebreveta4.dk/2010/201008/Baggrundanalyse/Kriseramte_seniorer_foler_sig_presset_til_efterlon.aspx; Age..., 2007, p. 61; EEO Review..., 2012, pp. 4-5] in these countries the offer of adult learning is very diverse, and the willingness to take up education among adults is very high. Apart from that – again – the participation of social partners in creating solutions relating to education and labour market is very important; a well-developed social dialogue, regular consultations on governmental proposals bring their better adjustment to the needs of the target groups. On the other hand, due to the approach of lifelong competence development applied in the last decade, the interest in the occupational development of older employees seemingly declines.

The problems faced by the older employees and employers who want to keep them in employment are partially similar to the ones occurring in Poland: poor health condition, family situation, low education level resulting in maladjustment to the needs of the labour market; on the other hand however, the retirement has often its grounds in a good financial situation, and the family situation is understood in terms of the will to share one's free time with the retiring life partner and not like in Poland – as the necessity to look after grandchildren, disabled parents etc. [Lindquist, Wadensjö, 2011, Paper 13; Kryńska et al., 2013]. Nevertheless, an efficient information policy and activities promoting employment of seniors contribute to breaking this stereotypical perception of this group of employees by employers, but also the attitudes towards one's own employment change among the interested parties.

The implementation of age management is varied by the size of employment size (bigger interest is found among bigger entities [Tuominen, Takala, 2006, pp. 25-26; Jensen, Mrberg, 2012]). The implemented developmental activities had many positive consequences: the level of the ability to work increased among employees, as well as the one of occupational satisfaction and competence of employees [Eurofound, 2007, p.1]. One of the researches proved that a strong culture of an enterprise is related to job satisfaction and good atmosphere which contributes to decreasing the tendency of staff to retire earlier [Tokarz, 2007].

A good example of activities conducted in the Scandinavian countries contributing to the dissemination of age management of development of a complex system in this regard, is the pilot programme executed in 2012 in Finland, which included a considerable number (a hun-

dred) of enterprises [EEO..., 2012, p. 7]. Practices from Denmark and Sweden are discussed in Chapters 7 and 8.

Summing up, the Scandinavian countries, present a **systemic and regular approach to active ageing and age management**. A policy based upon social dialogue continued consequently for years, “goes down” to the local and regional level or to the organisations. Its pillar seems to be the making of employers aware of risks and showing benefits from remaining in the labour market to the elderly, with a strong pressure on lifelong learning.

5.3. Age management in the 2nd group of countries – “Western European Variety”

The second group including the Benelux countries (Belgium, Luxembourg and the Netherlands), Great Britain, Ireland, France, Austria and Germany, is much more numerous and much more varied. Three countries stand out among its participants: the Netherlands, France and Germany, which (as emphasised in Chapter 1) face serious problems of labour force ageing, but on the other hand has for some time been undertaking steps for extending the period of employment. The effects are visible particularly in the Netherlands, who follows the Scandinavian solutions, (which is reflected among others in favourable as compared to other EU countries demographic forecasts – the old age dependency ratio for 2060 is forecasted to be 58 per 100 people at working age, with the EU-27 average at the level of 67). The Netherlands created a complex system of age management policy and of the policy towards life cycle (more details in Chapter 10). And in France, due to unfortunately frequent ageism practices used towards older employees, an obligation of using age management instruments was imposed on the enterprises employing at least 50 people, at the same time leaving to their discretion the choice of elements of a wider range of tools, as well as the possibility to resign from age management on condition of incurring a para-tax burden (more details in Chapter 11). In Germany, a number of activities on various levels (central, local) have been carried out and numerous academic researches are conducted. The German employers show great understanding for the problem of ageing, applying various solutions in various situations. On the other hand however, the needs of employed are taken into consideration in the age management process to a much lesser extent. So far, the HR departments have not adjusted sufficiently the solutions in the field of health care, ergonomics and life-work balance to the needs and expectations of older employees [Tullius, 2012]. These problems are present particularly in the SME sector, but also in large corporations [Eitner, Naegele, 2011]. Also a lower effectiveness of developmental programmes is underlined, which do not adjust the methods and contents of trainings, and the manners of knowledge transfer to the needs of people aged 50+. Including the needs of older employees in the training programmes may increase their motivation to participate in them and increase the effectiveness of trainings [Zwick, 2012]. In the face of these problems a critical trend emerged in Germany which is aimed at improving the existing solutions [Brandt, Schröder, 2012].

In other countries of this region age management is not a priority area for the politics – either on macro-, or on micro-level [*Europejski...*, 2010, p. 9; *Impact...*, 2012; *Wpływ...*, 2012; *EEO Review...*, 2012; Krenn, Oehlke, 2001]. Few companies implement age management strategies, the majority of them conduct no organised activities for maintaining older employees in the companies [Luxembourg; *EEO Review...*, 2012]. The interest concentrates

mainly on offering the older employees a possibility of development and qualification improvement in order to guarantee them future employment, as well as maintain their willingness to work. One of the promoted instruments is inter-mentoring, involving an intergenerational learning, with a mutual relationship between the mentor and the apprentice [Ireland; Krenn, Oehlke, 2001].

To summarize, the countries counted among the second group are quite diverse, as are the solutions preferred by them. We may venture an opinion that the general thinking on age management emerged in that group of countries in 1990s. Central reforms have been functioning there for several years, and the stakeholders of the age management process became familiar with the binding rules. **Strong awareness of the ageing problem is visible with an insufficiency of achievements in the field of age management.** In the recent years the countries of Continental Europe have been trying to sensitise the employers to the necessity to intensify the actions in this area.

5.4. Age management in the 3rd group of countries – “Mediterranean Way”

The third selected group consists of the following Mediterranean Basin countries: Greece, Italy, Portugal, Spain, Cyprus and Malta. They are characterised by weak popularisation of age management among organisations and occurrence of activities resulting from good will of employers and employees. Contrary to the countries from group 1 and 2, the own initiative of employers in the area of age management practices has no systemic support on the central level, which may indicate that this problem is not really important to the policy-makers and social partner. The analysis of the systemic solutions confirms that opinion, at least in the case of part of these countries. In Greece, Portugal, Malta and Cyprus, the solutions related to age management are used reluctantly, the specific of older employees is very rarely taken into consideration, and the common stereotypical and even discriminatory attitude to an older employee occurs very often [Eurofound, 2012, pp. 1-2, 6-7; *Age...*, 2007; Machado, Portela, 2011; Cardoso et al., 2010; Machado, 2008; Christofides, 2012; Eurofound, 2007; EEO, 2012]. As shown by the research results, any of the companies analysed in Greece and 80% of entities in Portugal applied no tools supporting the ageing process or any other tools of age management [*Age...*, 2007; Perista, Cabrita, 2003]. Furthermore, the policy encouraging early retirement is being still conducted – this regards Greek public enterprises and subsidiaries of international companies [*Comparative...*, 2010]. Some of the companies direct their trainings, educational programmes, seminars or promotion programmes to all employees, including the mature ones [Portugal; *Age...*, 2007], and key players in the design and provision of training services are often governmental institutions [Cyprus; *Increasing...*, 2007].

The activities conducted in Spain and Italy are slightly better developed (see Chapters 13 and 14) although systemic actions aimed at supporting age management are rarely undertaken also in these countries. Such initiatives belong to only few entities, however one may find examples of interesting practices among them (see Chapter 18).

5.5. Age management in the 4th group of countries – “Central European Young Democracy”

The last one and most numerous group of countries distinguished for research in the *Equal opportunities in the labour market for people aged 50+* project is the group of our region: the Czech Republic, Estonia, Lithuania, Latvia, Poland, Slovenia, Slovakia, Hungary, Bulgaria and Romania. This group – similarly to the previous one – is characterised by poor or even scant interest in age management. Employers functioning in Estonia, Romania, Slovakia, Slovenia, Latvia and Hungary do not introduce this idea of management at all [Tnidaršič, Dimovski, 2009; *Retirement...*, 2013; Luuk, 2013; Leetmaa, 2007; Sofică, 2012; Vagac, 2012; *The employment...*, 2013; Szeman, Kucsera, 2007]. In Lithuania the topic of active ageing is emphasised in the silver economy context, and not in the narrower area of age management [Ryhänen, 2010; *Active...*, 2008; *Special...*, 2012]; academic discourse is conducted in the following areas: remuneration, health care, long-term care, role of social care in promoting active ageing [Jankauskienė, Medaiskis, 2012]. And in Slovenia, many companies are still not aware of the population ageing problem on one hand, but on the other one, in many of them we can observe slight manifestations of age management strategies [*Staranje...*, www.zds.si/si/izobrazevanje/publikacije]. Slovenian managers are however sceptical as for implementing age management, particularly in the period of the global crisis, are reluctant to employ older employees, and we can find many prejudices and stereotypes relating to age among the reasons [Tnidaršič, Dimovski, 2009].

Among the countries of Central and Eastern Europe only the Czech Republic and Poland have started creating conditions for using the potential of experienced citizens aged 50+ at the central level (more on age management in the Czech Republic in Chapter 16).

In Poland on the other hand we can outline the following most important questions connected to the age management issue:

- one of the three crucial activities in the area of policy for people aged 50+ is the promotion of retaining the employment of people aged 45+, connected to a support system of this process through developing age management policy in companies [Boni, 2007];
- age management does not exist in Polish companies as a planned and purposeful activity, there are only “some symptoms” of a growing awareness of the necessity to manage age [Urbaniak, 2011];
- the knowledge on age management among employers – especially the smaller ones – is poor [Kryńska et al., 2013], thus the knowledge on this management strategy should be disseminated in companies (and their HR departments [Liwiński et al., 2008];
- the dissemination of age management systems in companies is one of desired activities which minimize the negative tendencies in the labour markets – both in the social and psychological sphere, as well as the economic one [Krajewski, 2010];
- the will of employers to support the activation of the elderly depends mainly on the attitude of employers towards employing people aged 50+ and the satisfaction of employers from the co-operation with such people [Schmidt, 2012];
- from the perspective of HR experts, the situation of people aged 50+ in the labour market is very difficult and results among others from the characteristics of this group, as well as from the stereotypical perception of these people and cultural conditions, which alto-

- gether significantly discourages to employ older people [Woszczyk, 2011]; the results of another survey show however that the stereotype of a low-qualified, unkempt, lazy and cultivating bad habits or addictions older employee is disappearing [Dolny, 2009, p. 105];
- employers are not interested in training projects on human resources management, and the majority of small and medium enterprises applies no management tools of this type and is not interested in using the potential of their employees; only in 12% of companies some mechanisms of adjusting the potential of employees to the needs of organisation are applied [Abramowicz et al., 2011];
- companies aware of the benefits resulting from age variety of employees are characterised by lack of prejudices towards the elderly and by positive attitude towards them [Mazur et al., 2009];
- the contemporary concepts of age management policy in Polish organisations should be based upon long-term activities aimed at attaining a precisely determined goal and addressed to a specific group of employees [Modrzyński, 2009, p. 129];
- there is a lack of methods and tools of preincubation of entrepreneurship among seniors [Aktywni..., 2012].

To summarise, we can state that the societies of the countries who have been following the path of democracy for not long ago, have in general quite low awareness of the challenges related to ageing. In companies – and this is the aftermath of communist thinking, and then high unemployment – employment of older employees is not preferred; to the contrary. New, long-term thinking of entrepreneurs which would take into account the capital of the older employees is still a novelty. The historic conditions result in small experience in implementing solutions contributing to age management. Also the state support still remains insignificant. Very often, the national activities are programmed and modified only upon gaining first experience. It seems to be necessary to intensify the steps undertaken, base them upon various stakeholders of the labour market, and to pursue a wide promotion of good practices from the national and regional level as well as from the level of single institutions. The access of a given country to the EU seems to be the beginning of creating a systemic approach to age management.

5.6. Comparative analyses on age management

Lots of light on the differences and similarities in the area of understanding and application of age management between the above-mentioned groups of countries is shed by **comparative research**, which included several European countries.

They touched upon the question of employment and competence management, which special emphasis on: transfer of occupational competences [http://www.industrial-europe.eu/committees/TE/2012/Rapport_FEM_SavoirFaireok-pl.pdf], research of the labour market of mature employees [http://www.50plus.kozminski.edu.pl/wyniki/Raport_nr4_desk_research.pdf], discrimination and reluctance to employ mature employees in the SME sector and hindered access to professional trainings [<http://www.ele-55plus.eu>], the attitude towards ageing problem and the solutions implemented [Age..., 2007], maintaining the ability to work in nurse profession and research on the reasons of early exit from occupational career [<http://www.agingportfolio.org/projects/project/EC-995752>], increase in employing older peo-

ple [<http://www.fairplayrelationship.org.uk>], changing attitudes and conducts of employers towards ageing employees and extending professional life [Van Dalen et al., 2009], existence of discourse on “senior civil attitudes” and “active ageing”, reforms of policies compliant with the active ageing paradigm and guidelines of the European Commission [Overcoming..., 2005, pp. 47-50], the issue of flexicurity, work-life balance, quality of work, social systems [<http://www.recwowe.eu/>].

An important project was ASPA (*Activating Senior Potential in Ageing Europe*), executed within the 7th Framework Programme. It concerned the questions of age management, presented an insight into the economic activity and activity of people from 50 to 70 years of age, as well as employers' opinions on that topic and the status of implementations of age management in organisations. The research results show that employers in general perceive the ageing of the society as one of the major challenges in the labour market in the next decade. In almost all countries, from 70 to 85% employers expect problems due to population ageing. 43% of them expect a growth in the share of older employees in employment in their countries [<http://www.aspa-eu.com>].

Based on the analysis of foreign research touching upon the particular instruments of age management, we may state that they concerned:

- the need of combining personal life with professional work, important for the human resources management but also for the social policy [Aassve et al., 2012];
- the necessity of the intergenerational knowledge transfer [SISC..., 2009];
- management of talents in the context of lacking talents [Supply..., 2010];
- forming the motivation of employees at various age with effective selection of motivational tools [Wziątek-Staśko, 2012];
- creating a multidimensional satisfaction from work [Kwiatkowska-Ciotucha et al., 2007].

The European comparative research allows for exchange of experience, knowledge and information between institutions and research teams in the spirit of creating a common research space. A particularly important place is reserved for complex research on significant themes executed within the EU framework projects. The review of the above-mentioned comparative research on age management in the context of population ageing showed that there are countries significantly standing out as for the activity in the field of participation in projects and research – these are in particular Germany and the Netherlands, however intense research and project works are often undertaken also in the Mediterranean countries – in Italy, Spain and Greece (but in this case they not so often translate into the implementations of age management). Nevertheless, the unquestioned leader is Great Britain who certainly may share its experience and achievements with others, both at the macro-level, as well as regional and local level and also the level of enterprises.

The review of activities and achievements of particular European countries in the area of age management is an opportunity to try to formulate a summary which is included in the below table. The European countries have been compared in regard of seven criteria (tab. 5.2).

Table 5.2. Comparison of advancement of European countries in the area of age management

Countries	Long-term of application	Common nature of application and inveteracy in management practice	Interference of public sector in the initiation of the idea	Involvement of social partners, e.g. trade unions of employer associations	Range of applied tools	Considering LLL a priority	Existence of research projects
0	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Group 1 Scandinavian Care	+++++	+++++	+++++	++++	++++	++++	++++
Group 2 Western European Variety	++++	+++	++++	+++	+++	+++	+++
Group 3 Mediterranean Way	+++	++	+++	+	+	+	++
Group 4 Central European young democracy	++	+	+	+	+	+	+

Scale: from „+“ – very rarely, to „+++++“ – very often

Source: own elaboration.

The long-term functioning of the solutions has an influence on the gaining of experiences and a possibility of an evolutionary adjustment of future activities. This is related to the common nature and inveteracy in management practice of age management solutions, which may arise from the long period of their application. The age management practices and policies are related to the interference of public sector and very strictly related to the involvement of the entities of social dialogue in the area of industrial relations in their creating and stimulation of interest in them. The above-mentioned activities decide to a large extent on the abundance of instruments in the range available for various organisations.

The assumption that the main stakeholders of the age management process are older employees and employers, authorises to treat lifelong learning as an absolute priority. It creates an opportunity to update the knowledge and improve qualifications of employees regardless of age; it provides employers with highly skilled employees. We can also note that the implementation of research projects on a particular topic in particular countries proves indirectly the significance of the problem and the implemented mechanisms of distributing funds for research.

5.7. Summary

Although the conducted review of studies and researches conducted in Europe is of qualitative nature, it still shows that Europe by no means is a homogeneous continent. The amount of empirical material and its diversity results in the fact that generalisations are not easy. Nevertheless we can try to formulate some remarks:

First of all, the idea of diversity in organisation management in Poland is worth promoting. The idea is natural for the majority of the citizens of the European Union, in particular for the ones living in big cities, inhabited by people of different ethnical origin, race, sexual orientation, and religion. This promotion is compliant with the stance of the European Commission supporting the dissemination of good practices in diversity management among organisations and institutions. For example, within the *Support for voluntary initiatives promoting diversity management at the workplace across the EU* project the initiative of adopting the *Diversity Charter* in the Member States of the EU is supported. The *Charter* was created in France in 2004. It is an instrument which designates the most important areas regarding diversity, indicates activities, and the direction of equal treatment policy and diversity management in organisations. By adopting the *Charter*, an organisation commits to “introduce discrimination prohibition at workplace and decides to act for creating and promoting diversity as well as expresses its readiness to involve all employed people and business and social partners into these actions. Organisations deciding to implement this tool act for social cohesion and equality” [Responsible Business Forum, 2012, (as cited in:) Czernecka, 2013]. So far, the *Diversity Charter* was signed by organisations, companies and public administration in Germany, France, Poland, Spain, Italy, Austria, Sweden, Belgium, Ireland, Finland and Luxembourg. Currently, works on the *Charter* are being conducted also in other countries like Great Britain, Denmark, the Netherlands, Bulgaria, Romania, Norway, Greece and Estonia [Responsible Business Forum, 2012, (as cited in:) Czernecka, 2013].

Second, and unfortunately, in Europe and in Poland a quite slight awareness [Szukalski, 2012] or even a complete lack of awareness of the age management challenges [Tnidaršič, Dimovski, 2009] is observed. A tendency to growing interest in age management becomes visible, but sometimes with only slight – as notice the observers of this process – diligence in implementing this type of solutions [Conen et al., 2011, p. 59]. It is far more often underlined that age management as one of the diversity elements, becomes an imperative of business [Walker, 2005], although it is carried out with manifold methods [Adulcs..., 2013, Kołodziejczyk-Olczak, 2005, 2010].

Third, the age management policy at the level of an enterprise is influenced by the shape and scope of the general policy in a particular country, and its rules at the level of an enterprise are usually under the influence of the organisational culture and assumed strategy, but also of the necessity of an organisation to adjust to the changes in economic situation arising from economic slowdown [van Stolk, 2013].

Fourth, the initiative of establishing the year 2012 the *Year of Active Ageing and Solidarity between Generations* left a clear stamp on age and diversity management: particular countries became active, many Reports, summaries and comparisons on the topic were developed. In the majority of cases, the interest in age management on the European forum, similarly as in Poland, was initiated and stimulated mainly by the European Union. For example, the vast majority of researches on this topic are financed from the Union budget, and many activities in this area in enterprises are also supported from these funds [Kołodziejczyk-Olczak, 2013, p. 37].

Fifth, the interest in academic research in the area of age management is poor [Kołodziejczyk-Olczak, 2013, p. 37]. Taking into consideration the significance and far-reaching consequences of demographic changes for the business world, it is surprising that so little academic researches in business and management were so far conducted. The academics have only since recently started to perceive the problem as a challenge [Kohlbacher, Herstatt, 2011, p. VII].

Sixth, we can state that the wide review of Reports on the topic of age management was facilitated by the studies of institutions leading in the European scale³², with simultaneous lack of one entity appointed to be engaged exclusively to the matters related to the above-mentioned problem.

At the end it is worth noting that age management appeared certainly as an answer to a number of challenges emerging in the business environment, related in particular with the demographic changes. It probably has been embedded for good in the European research space and affected the way of thinking of entrepreneurs and managers, mainly owing to various programmes and projects co-financed by the EU. However a more intense promotion of benefits of age management seems to be necessary together with the intensification of actions in the following areas:

- necessity to redefine the national framework for age management, make them more coherent and disseminate them through a multifunctional portal;
- presentation of long-term benefits of age management to the employers, in particular in the context of pro-active shaping of reality in the globalisation, knowledge and competence era; awareness campaigns conducted through various channels selected for particular employer groups;
- providing organisations with standard tools of age management and training and methodological support;
- promoting good practices of age management in the Internet, publications, catalogues and during meetings and seminars organised for various environments.

The variety of age management solutions applied in the European countries results from their history, different labour market situation and its different maturity, as well as from the different approaches to human resources management. But the solutions are becoming increasingly similar to each other, and the process will certainly be continued, subject to direct and indirect influence of the European Union.

³² *European Employment Observatory (EEO); European Foundation for the Improvement of Living and Working Conditions; AGE Platform.*

Review of systemic solutions in selected EU countries. National Reports

Chapter 6

Research methodology at the national level

Piotr Szukalski

This part of the study presents an analysis of systemic solutions introduced in the selected EU countries and conclusions drawn from comparing the programmes and projects executed in the area of the seniors' activation in these countries.

The choice of the further researched EU countries is not random. During the execution of the first stage of this research, completed at the turn of 2010 and 2011, the choice of the countries was made based on the analysis of the situation change of people aged 50+ in the national labour markets in the years 2000-2008.

It was assumed that the choice of countries should not only provide the best examples of a successful policy of the activation of people aged 50+, but also enable to acquire examples from different parts of the EU, differing among each other with the so-called institutional equipment, meaning a set of norms, institutions and usual conducts.

Social policy knows for a long time classifications distinguishing similar – from the perspective of basic rules of functioning – group of countries. The most popular one, developed by G. Esping-Andersen, based on the level of unconditionality (decommodification) of access to social services, influence of the politics on social stratification and relations between the market and the state in the area of retirement insurance, distinguishes three basic types, called regimes: 1) liberal (Ireland, Great Britain); 2) corporatist (Austria, Germany, France, Belgium, Italy, Finland); 3) social democratic (Nordic countries, the Netherlands), in the later period adding a category of Mediterranean states (called familialistic). A practical flaw of this typology is that it does not take into account all countries included in the today EU, we mean here the countries of the old Eastern bloc [Golinowska, Hegstenberg, Żukowski, 2009; Księżopolski, 2007].

The above-mentioned classification was slightly modified by Castles, who based on similarities resulting from history, geography, language and culture, divides Europe into “nation families” [Hill, 2010]. These are: 1) Scandinavia; 2) Western Europe; 3) Southern Europe; 4) English-speaking societies. Like previously, the division does not include the EU countries from the Central and Eastern Europe, or the non-EU countries.

These countries were taken into consideration by L. Hantrais [2004] in her research conducted on the territory of Europe on family policy. This British author, based on the relations between the changes of family and family policy divided the 25 countries forming the UE in 2004 into 4 groups. The first one is characterised by defamilisation of social policy, which means that public measures are aimed at the minimization of the dependence of an individual on its family, through developing easily accessible – in terms of space and finance – social services. This group includes the Scandinavian countries (Denmark, Finland, Sweden) and the “francophone” countries (Belgium, France, Luxembourg). Hantrais notices however clear differ-

ences of historic background between these two subgroups. The Scandinavian countries support individuals, applying a wide range of social services financed from taxes, while the other countries focus more on supporting families through providing financial help funded in a variety of ways. Thus, the “francophone” countries partially resemble the countries constituting another selected group. It consists of countries characterised by a partial defamilisation; this means for the author that although the politicians use the rhetoric of family support, the political actors are reluctant to interfere with the private lives of their citizens. This leads to using indirect actions which means obviously a less coherent policy. According to Hantrais such a situation occurs in Austria, Germany, the Netherlands, Ireland and Great Britain. Another group, consisting of the former communist countries (the Czech Republic, Estonia, Lithuania, Latvia, Poland, Slovenia, Slovakia, Hungary), are characterised by re-familisation of social policy which is a process contrary to defamilisation. In these countries, in the period of socialism, the provision technique was used as the main method of execution of tasks in the area of social security. After the fall of the Berlin Wall a shift of responsibility for supporting families took place: from the state to the families themselves. This means above all underdevelopment resulting from insufficient investing in social services aimed at helping a family in fulfilling its functions. Eventually, the last group includes the countries characterised by familisation of social policy. These are the countries of Southern Europe (Greece, Italy, Portugal, Spain, Cyprus and Malta), in which families have “since ever” been burdened with the responsibility for themselves. The traditional foundations of these societies – patriarchal family, formed by Catholicism or Orthodox Church – lead to fragmentation of social policy towards family, its incoherence and showy nature, with conditions of granting public support with additional, other than needed, criteria (first of all financial criteria).

D. Duch-Krzysztozek, starting from the European Social Survey (ESS) of 2002-2006 distinguished four categories based on the attitude to the work of women and men, including work of the elderly (acceptance for work after 70 years of age) and the attitude to perform work in the situation of necessity to look after family members [Duch-Krzysztozek, 2009]. Although not all EU countries participated in the ESS, the occurring difference fits into the picture of four parts of Europe, with the situation in Poland very similar to the one registered in the countries of Southern Europe (in the analysed editions of the ESS Poland was one of the few countries from Central and Eastern Europe).

A. Frane divided Europe into 4 groups, based on the European Values Study and the European Social Survey, taking into consideration the level of human capital functioning in a particular country. Again, the divisions cited above are visible, however, Slovenia, Slovakia and the Czech Republic are in this case situated more closely to Southern Europe rather, than to the central and eastern part of the continent [Frane, 2008].

Based on the studies cited above relating to spatial diversity of the executed social policy, the EU-27 countries were divided into four groups, fairly uniform from the point of view of the common historic and institutional endowment (tab. 6.1).

Table 6.1. Grouping of the EU Member States. Qualitative criteria

Group No.	EU country
I	Denmark, Finland, Sweden
II	Belgium, France, Luxembourg, Austria, Germany, the Netherlands, Ireland, Great Britain
III	Greece, Italy, Portugal, Spain, Cyprus, Malta
IV	the Czech Republic, Estonia, Lithuania, Latvia, Poland, Slovenia, Slovakia, Hungary, Bulgaria, Romania

Source: P. Szukalski, J. Wiktorowicz, *Koncepcja badań w zakresie rozwiązań promujących aktywne starzenie się w wybranych krajach UE (Research concept in the scope of measures promoting active ageing in selected countries of the EU)*, Lodz, March 2011, p. 24.

It is worth emphasising that the above grouping agreed with the results of research conducted during the first stage, on the socio-economic situation of people aged 50+ in the EU countries, and more precisely with the position of these people measured with a synthetic indicator including several dimensions of this situation.

Based on both the analysis of the similarities between the twentieth century circumstances, and the research on value systems [Jasińska-Kania, Marody, 2002; Domański, 2009], it should be noted that the biggest similarity of institutional equipment in a given country as compared to Poland, takes place in group 4 consisting of former socialist countries. Thus, this group consists of countries most similar to Poland, in the case of which the least problems should be expected as regards the possibility to transfer legal, organisational, and financial activities in the area of people aged 45+/50+ in the labour market to our country.

The second group of countries most similar to Poland are the countries of Southern Europe, included in group 3. In their case there are numerous similarities in the area of a widely understood customs, opinions on the family role, duties of women and men, however the different course of history in the second half of the 20th century affects the occurrence of greater differences between these countries and Poland, than in the case of the comparison with group 4.

Group 1 is the least similar to Poland, although also in the case of the Netherlands, and – to a lesser extent – of Great Britain (belonging to group 2) there are considerable differences visible.

Within the distinguished country groups the examples of proper legislative solutions and good practices were searched in these countries which, according to the Eurostat data, characterise with the best situation of seniors. We assumed that we cannot take into account just one area – the labour market. Though it is very important, we would omit a whole range of factors deciding on the social cohesion, included in the synthetic indicator. A perfect situation would be basing on the changes of this indicator over time, but in the case of many variables, comparable data for all EU-27 countries are lacking for a longer period.

It was a conscious decision to base the analysis on the data from 2008, i.e. the year from before the economic crisis which led to a number of difficulties in the labour market and usually affecting most severely people starting and finishing their professional career. In 2009 the employment rate of people aged 50-64 in 19 EU countries was lower than in 2008, with the countries with the most considerable drop in GDP, i.e. Baltic States, having the drop of the rate amounting to 4-7 percentage points.

The idea was that the variables used to construct the synthetic indicator were to describe the most important dimensions of the situation of seniors (not limited to the labour market only):

- 1) economic activity by age and education,
- 2) unemployment rate by age and education,
- 3) long-term education by age,
- 4) share of people working at home,
- 5) frequency of part-time employment in different age groups,
- 6) safety of work (occupational accidents rate by activity and age),
- 7) amount of remuneration in relation to average by age,
- 8) amount of retirement benefit in relation to average by age,
- 9) poverty level by age,
- 10) poverty level of working people,
- 11) frequency of contacts with doctors (by age and activity),
- 12) limitations of activity by age and economic activity,
- 13) possibility to learn further/improve qualifications – participation in education and trainings by age and status in the labour market,
- 14) operation of computer/the Internet,
- 15) average age of acquisition of the first retirement benefit.

During the collection of statistical data it turned out that in the case of a large part of the above-mentioned variables, data allowing to compare the situation of people on the verge of old age in the EU countries are not available. Therefore, due to the data availability, the synthetic indicator included eventually the following variables as indicators:

- A. activity rate among people aged 50-64 in 2008 (%) – the rate of labour market openness for people on the verge of old age;
- B. mean age at labour market exit in 2008 – synthetic indicator describing the proneness to continue occupational career at older age;
- C. long-term unemployment among people aged 55-64 (% of the unemployed acquiring a benefit for more than 12 months within the previous 24 months) in 2008 – as an indicator of difficulties with finding a job;
- D. unemployment rate among people aged 50-64 (% of the economically active) – as a general indicator of difficulties with finding a job by people on the verge of old age;
- E. employment rate among people aged 50-64 in 2008 (% of people at given age) – indicator of success in the continuation of occupational career of the elderly;
- F. people with secondary or higher education aged 55-64 in 2008 (as % of people at that age) – an indicator of competence, skills and knowledge of the elderly;
- G. using any form of education declared by people aged 55-64 in 2008 (% of users) – an indicator of availability of education for the elderly;
- H. participation of people aged 55-64 in formal education in 2008 (% of users among all people at that age) – an indicator of availability of institutional forms of education for the elderly;
- I. self-assessed health status of people aged 55-64 in 2008 (% of total answers) – answers “good” and “very good” – an indicator of health condition of people on the verge of old age;

- J. people with chronic diseases or health problems as % of the employed aged 55-64 in 2008 (% of the total employed at that age) – an indicator of health problems of economically active older people;
- K. relation of the income median of people aged 50-64 to the total income median in 2008 – an indicator specifying a potential loss of income due to labour market exit;
- L. at-risk-of-poverty rate of people aged 60+ in 2008 (% of people with an income below 60% of the income median) – an indicator of poverty among the elderly (fear of poverty as a factor encouraging to remain in the labour market);
- M. at-risk-of-poverty rate of the employed aged 55-64 in 2008 (% of people with an income below 60% of the income median) – an indicator informing on the range of low remunerations in the collective of the working elderly.

In order to construct the synthetic indicator the method proposed by J. Drewnowski was applied, which allows to standardize the variables expressed in different units. The method involves calculating the relative position taken by the given object for single variables, according to the following formula:

$$w_i = \frac{x_i - x_{min}}{x_{max} - x_{min}}$$

where:

w_i – s the value of partial indicator,

x_i – is the value of the variable in the case of the object under analysis,

x_{min} – is the lowest value of x variable in the set of analysed objects,

x_{max} – is the highest value of x variable in the set of analysed objects.

The value of the result is within the range of the closed interval from 0 to 1, where 0 is ascribed to the lowest value, and 1 to the highest value of the variable. Before calculating the values of partial indicators it should be proved whether the variables are homogeneous – do they all indicate positive or negative correlation. If there is no such homogeneity, an operation of replacement of the “unfitting” variables with negative correlation should be performed by subtracting from a certain “rounded” constant the occurring values of the “unfitting” variables. This way a variable is calculated which is of reverse nature against the input variable – in the case of this analysis such a replacement was performed in the case of the above-mentioned variables marked with letters: C, D, J, L, M.

To summarize, within each group of the distinguished countries two representatives were chosen based on qualitative criteria, who had the best results (i.e. the highest value of the indicator presented in tab. 6.2), and in the case of the Central and Eastern Europe and Southern Europe countries, among whom the highest possibility to transfer the applied solutions to Poland is expected, three more countries with the best values were selected. In tab. 6.2 the values of the calculated synthetic indicator for particular EU-27 countries were presented, with the country groups selected based on the institutional endowment criterion (groups 1-4) distinguished with different colours, and with the countries selected for further analysis distinguished with bold font.

Table 6.2. Ranking of the EU-27 countries by the value of the synthetic indicator describing the situation of seniors in the labour market

Country	Synthetic indicator value	Ranking position
Sweden	11.010	1
Denmark	10.021	2
the Netherlands	9.096	3
Great Britain	8.707	4
Ireland	8.102	5
Finland	7.869	6
Austria	7.602	7
Luxembourg	7.506	8
the Czech Republic	7.479	9
Cyprus	7.255	10
Germany	6.773	11
Italy	6.466	12
Belgium	6.366	13
Romania	6.290	14
Bulgaria	6.153	15
Slovenia	6.118	16
Spain	6.041	17
France	5.977	18
Slovakia	5.714	19
Estonia	5.683	20
Greece	5.621	21
Lithuania	5.408	22
Hungary	5.032	23
Poland	4.889	24
Latvia	4.857	25
Portugal	4.547	26
Malta	4.412	27

Source: own calculations.

As a result of the conducted analysis the following representatives of the particular groups were selected to further research:

- group 1, “Scandinavian Care” – **Sweden, Denmark;**
- group 2, “Western European Variety” – **the Netherlands, Great Britain;**
- group 3, “Mediterranean Way” – **Cyprus, Italy, Spain;**
- group 4, “Central European young democracy” – **the Czech Republic, Romania, Bulgaria.**

In the further part of this Report the national Reports shall be presented, that relate to the above-mentioned countries, presented in the order of the ranking within the distinguished country groups. Furthermore, during research conducted in stage one, France was decided to be included, as a country which in the recent years, has been carrying out a holistic policy of activation of people aged 50+, less known in Poland. This country, belonging to group 2, is discussed together with other Western European countries.

The Reports presented further have uniform structure, and due to the availability of statistical data, the working age is in each case defined as 20-64 years old. As explained in Chapter 1, in contemporary Europe this age seems to be more suitable to the description of the course of professional career and the analysis of the situation of people at working age in the labour market, than the 15-64 interval based on the 19th century tradition.

The national Reports have been prepared based on both the analysis of available data (desk research), and information acquired during queries – meetings with the representatives of government administration, entrepreneurs, trade unions and academia, devoted to the evaluation of the labour market policy implemented in the analysed countries towards the elderly, as well as of the active ageing policy³³. During the preparation of national Reports constituting Chapters 8 to 18, also the internal, partial studies were used, developed in the earlier stages of the execution of this Report³⁴.

A second element of the conducted research consisted in preparing a catalogue of projects implemented in the analysed countries, aimed at supporting economic activity, as well as widely understood social activity of the elderly³⁵. The drafted set includes from 25 to 32 projects from a given country (we collected data on approx. 300 initiatives in total). We stress that these are not always projects within the traditional meaning – the catalogue includes also measures applied by local governments within regional or local programmes, as well as less formalised undertakings of enterprises related to age management.

Due to: (1) wide range of research, (2) diverse data sources (desk research, direct contacts with institutions executed by e-mail), (3) diverse data sets within the analysed EU countries, and (4) the necessity to ensure comparability of the materials analysed by a team of several experts, it was necessary to undertake steps guaranteeing collection of data in a regular and standardised manner. This was executed through directions for the research team, owing to which a relatively high level of comparability of the analyses of the solutions for active ageing in different EU countries was achieved. The instructions as regards the analysis of activities undertaken by local government, NGOs and enterprises for people aged 45+ in the selected countries included collection of information relating to systemic framework of a project (if funded from public means), its initiator and leader, objectives, resources necessary to execute the project, activities performed during its implementation, achieved results and cultural and institutional specifics which makes the application of the solution difficult in Polish circumstances. In order to provide for standardisation of the projects' catalogue, the information was included in a fully standardised project card.

³³ Detailed information on the query course, hosting institutions and the most important conclusions drawn from the meetings are included in the reports from these meetings.

³⁴ The most important for the discussed issues were the following internal studies: (1) I. Madej, *Identyfikacja podstawowych aktów prawa wspólnotowego regulujących kwestie związane z rynkiem pracy (w tym zabezpieczeniem społecznym) oraz systemem emerytalnym* (Identification of fundamental acts of community law governing labour market issues (including social security)), Lodz 2010; (2) M. Paluszkiewicz, *Wykaz podstawowych aktów prawnych stanowiących podstawę dla dalszych analiz w ramach zadania 2 – analizy polityki rynku pracy w wybranych państwach wobec osób 45+* (Specification of fundamental acts of law founding the further analysis within task 2 – the analysis of the labour market policy in selected countries towards people aged 45+), Lodz 2012 and (3) J. Petelczyc, P. Roicka, *Opracowanie analizy rozwiązań promujących aktywne starzenie się w wybranych krajach UE i określenie szans ich implementacji na polskim rynku pracy* (Analysis of measures promoting active ageing in selected EU countries and possibilities of their implementation in the Polish labour market), Lodz 2012; (4) I. Kołodziejczyk-Olczak, *Analiza uwarunkowań wdrażania zarządzania wiekiem w państwach UE* (The conditionings analysis of the age management implementation in the EU countries), Lodz 2013.

³⁵ In this case the steps undertaken were conform with the *Methodology of research in the field of measures promoting active ageing in the selected European Union countries* developed by P. Szukalski constituting a completion for the previously accepted *Research concept in the field of measures promoting active ageing in the selected EU countries*.

Amongst the identified projects we selected – according to the determined methodology – examples of interesting initiatives implemented at the meso- and micro-level (activities of enterprises, NGOs and local governments), which could be implemented also in Poland. Example initiatives worth special emphasis are discussed in detail in Chapter 18.

The selection methodology of the projects that could be described as good practices, assumed three criteria: costs, effectiveness and possibility to implement them in Polish conditions. 4-5 initiatives from each country were designated as good practices, including into this group projects that in a given country gained the highest score³⁶. The idea of good practice selection allowed also to include the interesting initiatives into the in-depth analysis. The overall score of those projects was not the highest, but the conducted activities were deemed particularly valuable from the perspective of equal opportunities of older employees and of the implementation of the active ageing concept. The selected projects were further subject to an in-depth analysis in order to: (1) distinguish the strengths of the implemented activities, (2) develop recommendations for institutions which would like to use the experience of these projects, (3) enable the dissemination of the practice in Poland. Because of the limitations of this Report, Chapter 18 presents only descriptions of some, deliberately selected initiatives. A part of this material is presented in the Annex hereto (the CD attached).

The second part of this study is completed with recommendations as for the possibilities of the utilization of the presented solutions from the 11 analysed countries in Polish conditions. In this case an obvious problem arises: clear determination which of the presented practices seem to be effective. In general the studies place emphasis on the fact that any reliable evaluation of the outcomes of the programmes designed to improve the situation in the particular areas of the labour market is an unusually difficult problem due to at least four reasons [Kryńska, Kwiatkowski, Zarychta, 1998]:

³⁶ The expert assessment was performed for each of the three areas, with maximum score of 5 points for a given area. Thus, a project could score maximum 15 points.

The selected criteria of choice of good practices (costs, effectiveness and transferability) were operationalised for the needs of the project. Speaking of costs, it should be noted that they vary a lot within the EU due to different level of remunerations, which are the main element of a project's costs. Moreover, even within one country the costs may reflect differences between the costs of life in particular regions or different intensification of the undertakings (e.g. different number of hours of offered trainings). Most of the projects implementing different forms of activity at the same time, with different unit costs, indicate an additional factor disturbing the data comparability. One of the ways of taking costs into account is calculating the mean value of costs per one project beneficiary. Values calculated in this way may however be used only within projects implemented in the same country, and even then only within unified types presented in the Report from the analysis of projects on active ageing (project's internal material). In this situation, based on the expert method, the person evaluating a project after establishing mean costs per beneficiary converted – based on their own knowledge – the values in natural units into descriptive information: "low", "moderate", "average", "high", "very high", and then ascribed a given project the number of points according to the following scale: "low" – 5 p., "moderate" – 4 p., "average" – 3 p., "high" – 2 p., "very high" – 1 p.

As to the effectiveness criterion, the starting point was (according to the traditional meaning of this criterion) the assessment of the level of result implementation. In the project card they were divided into 4 types ("hard", "soft" short- and long-term). Additionally, as an auxiliary criterion, the strengths and weaknesses of a project were taken into consideration. The score was as follows: "low" – 1 p., "moderate" – 2 p., "average" – 3 p., "high" – 4 p., "very high" – 5 p.

Finally, in the case of the third element, transferability, while formulating their opinion experts took into consideration information included in the project card, relating to the level of transferability and institutional barriers. Based on this information they evaluated the project similarly as in the case of effectiveness.

The initial proposal involved ascribing to each of the three criteria different weights (costs – 0.2, effectiveness – 0.4, transferability – 0.4). But during the Expert Round Table discussion there were opinions that the costs shouldn't be underestimated and that we should apply a usual, non-weighted sum of all three criteria.

- First – while performing such an assessment, one should compare the **actual situation with the counter-actual situation, meaning such in which the programme does not work**. And even if the determination of actual economic values is not very difficult from the methodological point of view, although actually it bears some problems, then the key difficulties arise while establishing analogous values in the case of programme not working. Due to these reasons some believe that precise distinguishing of the net outcomes of programmes operating in the labour market is actually impossible.
- Second – the labour market programmes may produce different results for the size of employment. These results may be of neutral character, the so-called **deadweight effect**, which would take place if the desired changes (a growth) would occur independently from the programme and then the programme would have to be evaluated as useless. The labour market programmes may also induce unintentional, negative results. This happens in the case of **substitution and displacement effects**. The substitution effect takes place when due to engaging a programme participant, another employee in a given organisation is dismissed, so the programme participants substitute for the non-participants at work. The substitution effect occurs often also when the work costs of the programme participants are lower for the employer than the costs of work of other people. And the displacement effect takes place when aid granted to one company, which allows to employ additional people, gives it such a competitive advantage, that other companies dismiss their employees, thus a development of programmes displaces from the labour market companies having similar scope of business. As shown by experience of developed countries, due to this reason one cannot either forecast or estimate precisely the actual outcomes of the labour market programmes.
- Third – the analysis of the programme implementation outcomes should include qualitative evaluation of the so-called programme infrastructure. The effectiveness of the programme depends on a **range of exogenous factors** (e.g. market situation, local conditions and even the occurrence of natural disasters etc.), on which the institutions creating and implementing the programme have no influence. It may happen that an extremely unfavourable arrangement of external factors which are never possible to be fully forecasted, will result in low effectiveness of an excellent programme which in other conditions would be implemented effectively, and the other way round. Thus, the effectiveness factors cannot be the only basis for the evaluation of programmes.
- Fourth – one should take into consideration also **social aspects** of the labour market programmes, which cannot be subject to direct quantification. This concerns the fact that the participation in a programme, and thus being included in activation measures, is sometimes the only and the last form of creating an opportunity of at least periodical return to economic activity, change or acquisition of new qualifications, establishing contacts with employers and co-workers, or social reintegration in general.

The above-mentioned difficulties, together with the impossibility to gain (usually) precise data on the effectiveness and efficiency of the implemented systemic solutions and single instruments used in the analysed countries result in the fact that while formulating recommendations we founded them first of all upon expert knowledge and the belief that the suggested changes may be implemented into the system of support for people aged 45+ in the labour market which is currently functioning in Poland.

Group 1 Scandinavian Care

Chapter 7

National Report – Denmark

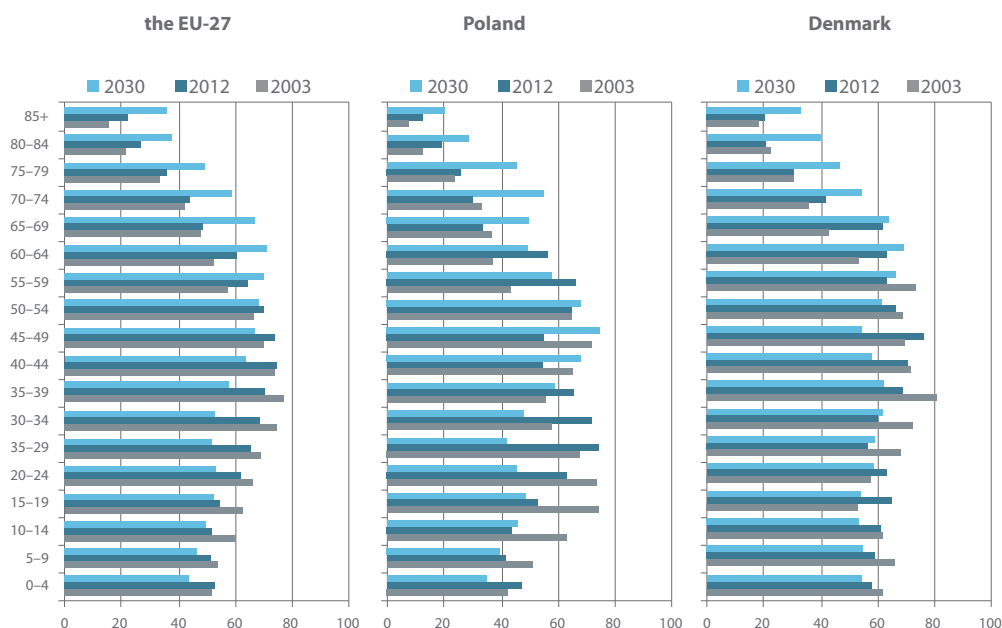
Piotr Szukalski

7.1. Demographic change

Over the past two decades the population of Denmark grew slowly, by an average of 0.4% per year. Population growth of almost 40% was a result of a positive growth, but mainly due to the immigration influx. As a result, immigrants and their first generation descendants now represent more than 10% of the population. Positive population growth was mainly due to the relatively high level of total fertility rate, which – after reaching the historic low of 1.4 in early 1980s. – remained at 1.7-1.9 over the last two decades.

Mortality is also relatively low. Synthetic and negative mortality indicator, which is life expectancy at age 0, took on high and rising values in recent years: in 2001-2002 life expectancy for men was 74.6 years; the value for women was equal to 79.2 years, while in 2011-2012 it was 77.9 and 81.9 years, respectively. The coexistence of relatively high fertility rates, an influx of migrants generally rejuvenating the age structure of the population of the host country and the relatively long life expectancy – especially for men – causes that both now and in the future, the age distribution of the population of Denmark will be more favourable, i.e. more balanced, from the point of view of refinements and extensions of the age pyramid, as compared to the EU-27 and Poland (Figure 7.1).

Figure 7.1 Age structure of the EU-27, Poland and Denmark population in 2003-2030 (in per mille)



Source: own elaboration based on the Eurostat data:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjangroup].

At the same time, the age distribution will be marked by higher, compared to the average for the EU and the Poland, share of children and young people, and lower – for the elderly (Table 7.1), indicating a relatively better demographic and economic prospects for Denmark.

Table 7.1. The share of the elderly in the EU-27, Poland and Denmark in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Denmark	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	34.2	36.6
60+	21.5	23.9	17.0	20.2	20.1	23.6
70+	11.4	13.0	8.7	10.0	10.6	11.3

Source: as for Figure 7.1.

Labour resources are also ageing. The share of people aged 45-64 in the population aged 20-64 increased between 2003 and 2012 from 43 to 45.8% (the average for the EU-27 increased from 40.6 to 45.8%, while in Poland, from 40.4 to 44.6%). The share of economically active people aged 45-64 in this period increased from 37.5 to 39.6% (in the EU-27, from 33.6 to 38.8% respectively, and in Poland, from 31.8 to 35.8%). Thus, those of working age of the immobility represent an increasing share of the labour force.

At the same time, the number of people of different age groups and dependency ratio are changing (Table 7.2).

Table 7.2. Population by economic age and dependency ratio in Denmark and in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^P	2003	2012	2030 ^P	2003	2012	2030 ^P
	EU-27			Poland			Denmark		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	1299812	1345583	1318447
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	3285344	3266849	3251190
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	798351	968084	1323360
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	63.9	70.8	81.3

P - projection; a- economic dependency ratio of the population at working age (20-64) to people aged 0-19 and 65 and over

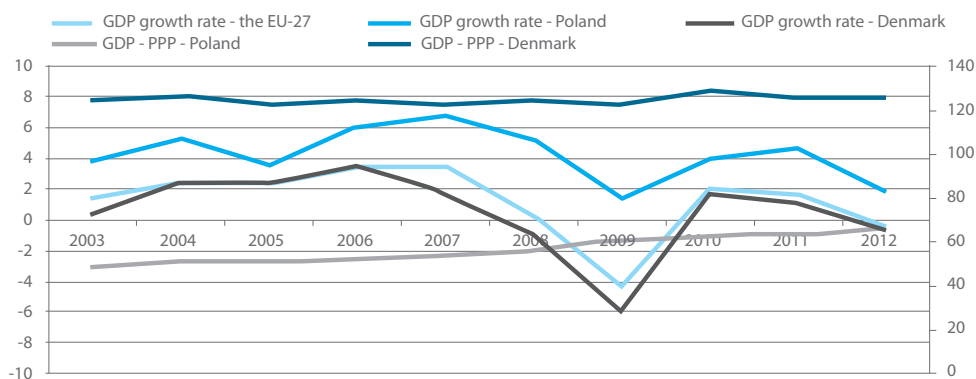
Source: as for Figure 7.1.

Over the next two decades, due to the assumed influx of immigration, a stabilization in a number of people of pre-working (decrease by 2.4%) and working age (decrease by 0.7%) is expected. However, a rapid increase in a number of the elderly (by 41.7%) will translate into a significant growth of currently high value of dependency ratio, from 70.8 to 81.3, i.e. by 16.5%.

7.2. Socio-economic situation

Over the past decade, growth rate in GDP in Denmark was similar to the EU-27 average, which resulted in a stabilization of GDP and GDP measured in purchasing power in relation to the EU average. Only 2009 was a unique year, when GDP fell by 5.7% (Fig. 7.2).

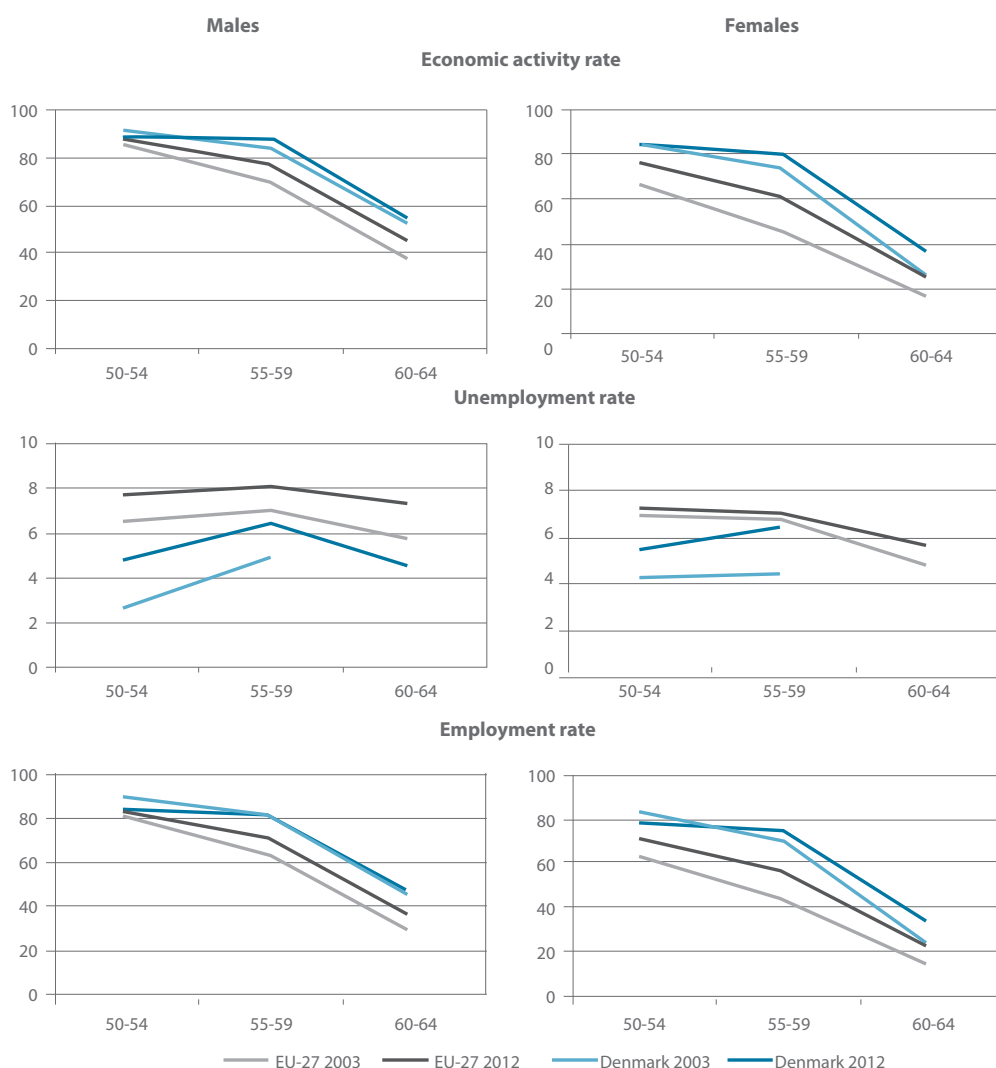
Figure 7.2. Economic growth in Denmark, Poland and the EU-27 (left axis) and GDP measured in purchasing power (the average for EU-27 = 100; right axis) in 2003-2012



Source: as for Figure 7.1.

Economic disturbances translated into a change of situation in the labour market, increasing the unemployment rate, also among the elderly. When this situation is concerned, representatives of two sexes need to be clearly distinguished. While economic activity of men aged 50-64 has not changed, the corresponding rates for women have significantly increased. Representatives of both sexes were affected by higher unemployment. However, while in the group of men it resulted in lower employment rate in 2012, compared to its level from 2003, for women, economic activity growth was so high that despite the increase in the unemployment rate, the employment rate also grew (Fig. 7.3).

Figure 7.3. Basic information on the diversity in the labour market by age in 2003-2012 in the EU-27 and Denmark



Source: own elaboration based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later in this chapter the principal measures undertaken by the Danish Government to influence economic activity of people aged 50+ will be presented.

7.3. Pension system

In Denmark, pension benefits are paid according to two separate schemes – 1) state pension (*Folkepension*), financed from taxes, granted to residents of Denmark who reached 65 years (an amount depends on the period of residence in Denmark between 15 and 65 years of age), 2) supplementary pension (ATP – *arbejdsmarkedets tillægspension*), financed by contributions paid by hired workers working at least 9 hours per week who compulsory participate in the contributory system; allows them to obtain benefits when they reach 65 years of age [<http://www.missoc.org/>]. Retirement age will systematically rise over the period 2024-2027 by 6 months, until 67 years, but faster implementation of the change over the years 2019-2022 was announced in 2012 [*National...*, 2012]. From 2030, the retirement age is to be increased every five years, according to actuarial estimates, based on changes in life expectancy.

People who consider earlier economic deactivation may obtain the benefits at 60 (in 2019-2022 the age is to be increased every five months, eventually reaching 62, although in 2012 it was planned to deliver the process earlier over the period 2014-2017). The prerequisite is the prior accession of an employee to a specific sub-fund insuring in the event of the unemployment and contribution period of at least 30 years. In May 2011 the Danish Government proposed to introduce further changes, namely an increase in the retirement eligibility age and early retirement age by 5 years, and then a reduction in the period of receiving early pension from up to 5 years to 3 with respect to the normal retirement age³⁷.

Persons who meet the conditions for obtaining early, voluntary pension, but continue to work until 65 years receive a one-time payment of about 20 000 Euros [*European Employment...*, 2012].

In Denmark, incentives to continue working after the retirement age have been introduced. Both in the case of the state pension (*Folkepension*) and the supplementary pension (ATP), retirement can be deferred for up to 120 months after reaching the retirement age, i.e. until 75 years of age. In this case, a person deferring economic deactivation is required to work at least 1000 hours a year, but from 2014 this figure will be reduced to 750 hours a year. An amount of a future pension increases by a certain percentage depending on the length of the deferral period (*Folkepension*) or by a fixed percentage for each deferred month between 65 and 75 years of age (ATP).

People between 60 and 65 years, residing in Denmark, who will reduce the working hours by at least 7 hours a week or at least by a quarter of the previous time are eligible to partial pension; the remaining time should be between 12 and 30 hours per week. Furthermore, 10-year contribution period for the ATP scheme over the last 20 years and at least an 18-month period in Denmark over the last 24 months must be demonstrated³⁸. Those who work less than 29.6 hours a week receive pension benefits calculated as a missing part of the full time

³⁷ Another change, adopted in 2012 is worth mentioning at this point, concerning the elimination of the deduction of the insurance contributions from income in the pension system by employees, and in turn, the abolition of income tax on pension payments. This step – fiscally neutral in long-term perspective – is to bring additional income to the budget of Denmark in the coming years.

³⁸ <http://www.missoc.org/MISSOC/INFORMATIONBASE/COMPARATIVETABLES/MISSOCDATABASE/comparativeTablesSearchResult.jsp>.

work (37 hours), 29.6-37 hour work results in suspending the pension, and when working more than 37 hours, the pension is deducted from the wage calculated for the next week. Seasonal differences on a week, month and year scale may be taken into account (e.g. longer work in summer, shorter in winter).

Social security system offers similar solution for the self-employed.

7.4. Measures to increase the activity of people aged 50+

7.4.1. Documents relating to the concept of active aging

Currently, Denmark has no national strategy for the implementation of active aging, but it can be said that this concept is contained in *National Civil Society Strategy* adopted in 2010, whose main objectives are as follows: 1) supporting innovation and development of the social security, 2) promoting active citizenship and volunteering, 3) strengthening the voluntary organisations and 4) enhancing cooperation between various sectors. A requirement to appoint Senior Citizens Council in every municipality, selected through direct election by all citizens who have turned at least 60 and reside in the municipality is a manifestation of this strategy implementation. In 2011 central Senior Citizens Commission was also appointed. Activities of these bodies are mainly aimed at a people of post-working age.

7.4.2. Measures for the working

The Danish labour market policy is described through the term *flexicurity*, which in this case refers to a combination of flexibility, security and active labour market policies, i.e. Madsen's "Golden Triangle". These qualities also apply to the policy towards the elderly in the labour market. This policy was specified - however not only with the reference to elderly people - in the *More people in work* programme announced in 2002. As a result those who had lost their previous job can very easily find a new employment, despite the fact of having shorter employment period with one employer than on average in the EU (in Denmark it is only three years, compared to 8 years on average in the EU). The main tool was to provide access to the system of lifelong learning and training, both for the employed and the unemployed [DENS, 2010].

Denmark does not have a dedicated, integrated, programme addressing the elderly, designed to make it easier for them to function in the labour market. Only single activities are conducted in this respect, primarily focused on the area of occupational medicine and rehabilitation and subsidies for employers of people aged 55+.

As indicated by the authors of the Danish study, the high economic activity of older people is a result of large investments in employee training, in accordance with the statement that knowledge and skills obsolete quickly nowadays. Much of the training takes place in the workplace, co-financed both from public and private funds. Launched in 2006, the National Strategy for Globalization, implemented over the period 2007-2012, grants anyone the right to lifelong learning, and one of its elements is the Apprenticeship System for Adults, in implementation of which Danish Confederation of Trade Unions is heavily involved. Measures of the latter programme are primarily focused on maximizing skills of older people, enabling them further ed-

education and motivating to exit from the labour market as late as possible. Most of the training is conducted by training centres of the labour market (*Arbejdsmarkedsuddannelsescentre* – AMU). Approximately 2,500 adult vocational courses are offered by AMU, fully or mostly financed by public funds, ranging from several hour training to six-week courses. Certificates to participants are issued. Public funding for training partly comes from income tax (of 8%), which is paid for the labour market benefits (*arbejdsmarkedsbidrag*) [Cedefop, 2010]. Usually the recipients need to cover part of the cost, but the unemployed are exempted from that obligation. Sometimes companies pay for training of their employees. Participants of the training – if it held outside their place of residence – are entitled to reimbursement of travel or accommodation costs.

Paid holidays for people undertaking vocational training were introduced in Denmark as early as in 1993. Currently within the framework of such a support, one may receive allowance equal to the amount of the unemployment benefits over the time of training. Annually 15% of workers benefit from this kind of training. In 2008, social partners agreed on a deduction channelled to the individual accounts of employees financed by their employers, equal to 1% of a salary, intended for financing of a participation in vocational training, pension benefits or the period of economic deactivation. In addition, employers agreed to cover the cost – resulting from collective agreements – of two-week vocational training [Madsen, 2010].

In 2010, 13 regional vocational counselling centres were opened, supporting employers and employees as regards the subject of training.

The specificity of Danish policy in the sphere of influencing the situation of older people in the labour market is primarily an attempt to bring together various social partners, to stimulate self-organization of the elderly, to provide consultative assistance to potential employers – especially those from the public sector – in the selection of the elderly. *Senior Commercial Denmark* can serve as an example – spontaneously built network obtained funds to support local activities of senior groups focused on helping in job seeking, analysing educational needs, or projects supporting the search for new areas of employment of older people, etc. [DENS, 2010]. What is more, devolved responsibility is indicated as one of the basic characteristics of Danish active aging policies, which allows for the development of specific terms and conditions of employment at a company level – i.e. through an agreement between the employer and the employee. It results in the *flexicurity* reinforcing active ageing.

Introduced in 2011, the change affecting the increase in employers' willingness to keep older workers is the requirement to take into account the judgement of the European Court of Justice of 12 November 2010, recognizing the obligation to pay severance payment to people made redundant at the pension eligibility age who would not retire voluntarily [Annual..., 2010].

The Danish Government promotes solutions dedicated to people of pre-old age which encourage them to stay longer in the labour market – part-time employment contracts or flexible working hours; for example a civil servant who turned 62 is entitled to an additional day off a month [Siergiejuk et al., 2010]. In 2008 tax write-off in the amount of DKK 100 thousand for people aged 64, who have been working full-time continuously since they turned 60 was introduced.

7.4.3. Measures for other socio-professional groups

Preventive Fund was established with the budget of DKK 3 billion, designed to combat burnout among workers and preventing early exit from the labour market due to health reasons. The Fund can be spent on countering routine in the workplace leading to burnout, health promotion and rehabilitation of sick and disabled workers³⁹. These funds are available to entities operating in the specified sectors of the economy. The Fund operates through a system of grants allocated to beneficiaries who need to co-finance the project. It allows for the financing of such initiatives which - on the one hand - can be used in the long term in an organisation implementing the measure, and on the other hand - which can be transferred to other organizations. The main criteria for the award of grants are: professionalism and methods used, goals and ways of evaluation, the relationship between the amount of effort and results, ability to maintain the effect of the activity after the end of the grant, as well as their impact on other entities.

7.4.4. Measures for the unemployed

One of the priorities of the Danish reforms is the change in policy towards the unemployed, including in particular preventing the treatment of the unemployment benefits as a transitional phase until reaching retirement eligibility age. Thus, in 2006, the maximum permissible period of receiving unemployment benefit was reduced from four to two years, which was to result in an increase in labour supply in the labour market [*European ...*, 2012]. As part of the reform of 2006 the right to extend the benefit period for unemployed people aged 55+ was abolished for those born in 1953 and beyond. In return, these people may apply for a *senior job* - an instrument which is described in more detail later in this chapter. At the same time, unemployed persons who are 60 years old and are members of unemployment insurance system are required to take activation actions after six months of registration (other unemployed are obliged to do so after 9 months, with the exception of young people under 30, who have to begin their efforts as early as after 3 months). Activation measures are individualized and are carried out by work centres over a period of three months. Unemployed persons aged between 63 and 65 can claim unemployment benefits if they subscribe to one of the unemployment insurance and are able to demonstrate at least 30 year contribution period for early supplementary retirement, starting from 30 years of age. A similar measure is provided for employees under flexible contracts (*fleksydelse*).

The unemployed aged 55+ can also obtain subsidized work in the private sector. The requirements include prior receiving of the unemployment benefits for 12 months and finding independently a company ready to employ an older worker. Such a company may apply for partial reimbursement of employment costs of an older person over the next six months [Madson, 2010].

Since 2007, the unemployed aged 58 and 59 cannot be excluded from participation in general instruments for activation of the unemployed. This change was to increase the presence of older people in the labour market and to increase the effective retirement age for both sexes.

³⁹ http://erawatch.jrc.ec.europa.eu/erawatch/opencms/information/country_pages/dk/supportmeasure/support_mig_0026, as of 18.03.2013.

If as a result of the restrictions on the granting of unemployment benefits implemented in 2006 people aged 55+ lost their right to the benefit or perhaps if a benefit eligibility period expired, and the period of payment of their contributions for early pension exceeded the required length, though they have not reached the minimum eligibility age, there is a possibility to receive a special subsidy of DKK 123 922 per year by local governments that employ such persons in their institutions under so-called *senior job*. Subsidised work in this case lasts until an employee reaches the early pension eligibility age. 1500 people may benefit from this measure [OECD, 2012].

7.4.5. Health programs for people aged 50+

In 2008 *Agreement on absence due to sickness* was concluded between the Government, employers and entrepreneurs, under which the main emphasis is placed on prevention, conducting conversations with employees about the potential health risks related to their work, creating a good working environment. As far as the latter point is concerned, in 2009 *New ways to better working environment* programme was launched, implemented by the aforementioned Prevention Fund [http://erawatch.jrc.ec.europa.eu/erawatch/opencms/information/country_pages/dk/supportmeasure/support_mig_0026].

The Danish Ministry of Employment through its subordinate *Working Environment Authorities* ensures whether the workplace is safe (including adapting jobs to health and physiological needs of older people), at the same time in recent years the focus has been on mental disorders resulting from long-term employment (the study shows that 3 out of 8 Danes retiring due to depression indicate long-lasting stress in a workplace as a cause) [Norstrand, 2010].

In 2008, duties of the Labour Centres included the need for assistance in assessing the possibility of returning to work for each person staying on sick leave for at least eight months.

7.4.6. Age Management in use

Over the last decade, the Danish Government was encouraging enterprises to implement diversity management - taking into account age, sex, and ethnicity, however, the action was explicitly launched only in 2002. The instruments to facilitate age management include the ability of employers to reward workers with special bonuses who as a result of the previously concluded agreements remain in the company after turning 62; bonuses are an award for keeping the obligation made a few years earlier to work with the same employer to a certain point [Torlon, 2008].

The Danish Government in recent years also conducted public awareness campaigns, which aim was to change the attitudes of employers, employees and the public towards older economically active people [Crowley, 2011]. Changes in the labour law introduced in 2005 were promoted, extending the ban on discrimination on grounds of age and disability, as well as the idea of corporate social responsibility, which aimed to make the labour market more accessible to job seekers who are considered to be more troublesome workers (due to the age and capability).

In order to disseminate the information on the age management methods, the Danish Ministry of Employment created a dedicated website [<http://www.seniorpraksis.dk>], whose main task is to provide companies with information about methods of adjusting workplaces and work environment to the specific capabilities of older workers.

In Denmark, grassroots measures to promote active aging and age management have been also carried out over several years. The Confederation of Danish Employers, which as early as in 1980 led a campaign to encourage employers to apply age management, then, in the 1990s, debating on the Danish welfare state, found that generous welfare systems "fetch" seniors out of the labour market. The Danish Ministry of Employment organized many campaigns targeting employers aimed at combating the prejudices against older workers [Jensen, Mørberg, 2012, p. 52]. Senior Policy Committee⁴⁰ held, on the other hand, in 1997-1998 and 2006-2007, two campaigns under the slogan "A few years makes a difference." Model tools for age management were designed and consultancy was established (free consultation and advice provided by the consulting organizations with a proven track record) for companies interested in the development of the age management process [Employment ..., 2007, p. 4].

Currently, the Danish policy aimed at increasing the employment of older people refers to double approach concentrated both on economic incentives and senior citizens policy adopted at the national and local levels. Partner networks operate across Denmark. A national website (<http://www.seniorerhvervdanmark.dk>) was created which allows for reviewing these networks, their capabilities and current measures [EEO Review..., 2012, p. 7].

In 2005, nearly three quarters (72.9%) of Danish companies recognized an aging population and shrinking workforce as phenomena that could create problems in the labour market. In terms of age management instruments, "competence development/continuation of education" was a most common human resources policy tool - it was applied in 61% of Danish companies. On the other hand, according to the data from 2009, only 7.2% of all Danish companies introduced training plans for older workers, while 27.2% implemented the strategy of "continuous career development". As a consequence, it may seem that the interest in implementing age management in the face of financial crisis is reducing. Workers between 60 and 62 years, employed in 800 Danish companies, indicated their boards of directors, executives and junior associates as those who exert pressure on them as regards encouraging retirement [[www.ugebreveta4.dk/2010/201008/Baggrundanalyse/ Kriseramte_seniorer_foler_sig _preset_til_efterlon.aspx](http://www.ugebreveta4.dk/2010/201008/Baggrundanalyse/Kriseramte_seniorer_foler_sig_preset_til_efterlon.aspx)].

Another example of a "soft" impact is the social campaign "Talented seniors" carried out in 2009, promoting longer economic activity. Generally, under such measures instruments to keep older workers in employment are promoted. One of them is an interview with a senior - usually conducted by employers aged 50-55, with a view to - on the one hand - finding the best methods to adapt working conditions to the needs of an employee (such as working hours), on the other - to discuss the further development of his/her career (the tendency to retire early, interest in raising skills, health status). Such an interview can be conducted directly by an employer or commissioned by an employer to an external company. In the latter case, one can use the services of publicly funded companies [Jensen, Breidahl, 2008]. While the Danish Government offers various vocational counselling forms for older workers, according to analysts the actions undertaken are neither comprehensive nor systematic, but may give such an impression in comparison with those in other European countries [Plant, Lopez-Sanchez, 2011].

⁴⁰ Senior-Policy Committee appointed by the government.

7.5. Summary

The key requirement for the effectiveness of the Danish support system for older workers is to ensure that they have – just like younger people – an access to training. The effectiveness of these measures is largely due to their long duration – after repeated participation in training in the earlier stages of the life an older worker is convinced of their reasonableness. It is therefore desirable to isolate a special fund in the Polish realities that would be used to co-finance courses and vocational training, of course, following prior preparation of list of skills which are most wanted now and will be in the coming years, as well as ways of their acquisition and certification.

Danish public policy clearly indicates that, although not explicitly referring to the active ageing concept, the approach is one of the priorities, both in the employment area and other types of activity of older people.

Chapter 8

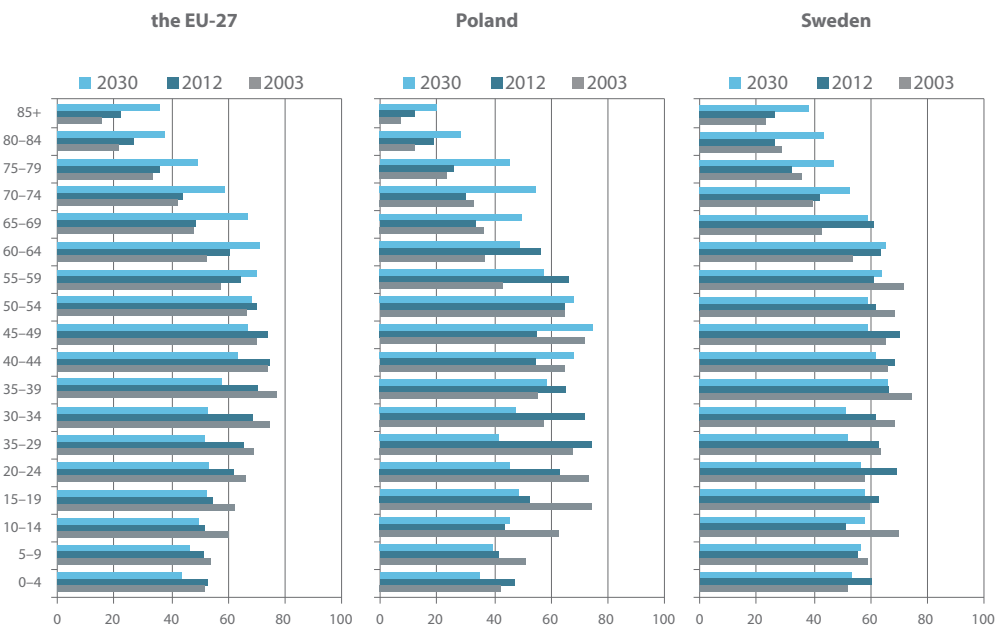
National Report – Sweden

Zofia Szweda-Lewandowska

8.1. Demographic change

Sweden is a country with relatively high – by European standards – total fertility rate, accounting for 1.9 children per woman aged 15-49. In 2050, Sweden population will be more numerous by 1.8 million people. Population growth is influenced by net migrations. Parents of over 15% of children born in 2012 were not Swedes [Statistics Sweden, http://www.scb.se/Pages/TableAndChar_26041.aspx]. Looking at the structure of the population by age (Figure 8.1) and the changes that will occur by 2030, it is clear that the aging of the population will not be as dynamic as in Poland. Still, an increase in the percentage of people in the oldest age groups can be observed. At the same time the share of children and youth aged 0-19 will fall by only 1 percentage point, from 23 to 22%.

Figure 8.1. Age structure of population of the EU-27, Poland and Sweden in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjangroup].

The clearest sign of aging is the increase in the proportion of elderly population. In 2012, people aged 65 and over represented 18% of the population; in 2030 almost one in four people will be at this age. Regardless of how the elderly is defined, we have to deal not only with the increase in their proportion in the population, but also with a higher level than for the EU as a whole, or for Poland (Table 8.1).

Table 8.1. Share of the elderly in EU-27, Poland and Sweden in 2003-2012 (as % of total population)

Age	UE-27		Poland		Sweden	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	36.5	37.3
60+	21.5	23.9	17.0	20.2	22.5	25.1
70+	11.4	13.0	8.7	10.0	12.8	12.7

Source: as for Figure 8.1.

Sweden is characterised by no aging of the labour resources over last years. The share of people aged 45-64 in the 20-64 age group decreased between 2003 and 2012 from 44 to 43.8% (average for the EU-27 increased from 40.6 to 44.1%, while for Poland – from 40.4 to 42.5%). The share of people aged 45-64 in the population of economically active people in the above period also slightly fell, from 40.6 to 40.3% (in the EU-27, respectively, from 33.6 to 38.8%; in turn in Poland – from 31.8 to 35.8%). However, the importance of older people as potential and actual labour force is still very high.

The value of the dependency ratio will also grow in Sweden, and in 2030 will amount to 84.8, while in 2012 for 100 working people there were 71.7 persons aged 0-19 and 65 and over (Table 8.2); the increasing ratio will be a result of the rapid growth in population aged 65 + with the decline of population of working and pre-working age.

Table 8.2. Population by economic age and dependency ratio in Sweden, in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Sweden		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	2144151	2176646	1954813
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	5262842	5521541	5204334
aged 65 and over	78794915	89757214	123520022	4887675	5325015	8443673	1533795	1784668	2361717
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	69.9	71.7	84.8

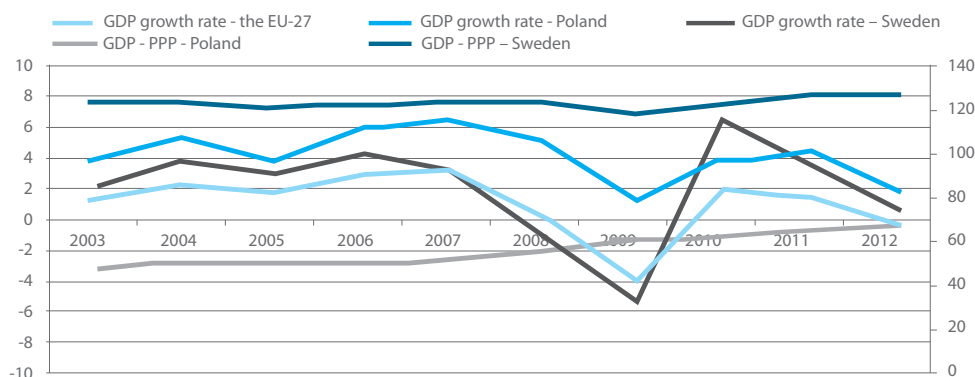
Legend – as in Tab. 7.2.

Source: as for Figure 8.1.

8.2. Socio-economic situation

Sweden is one the most affluent countries of the European Union and its GDP is by about 20% higher than the average for 27 member states. Although Sweden was affected by the financial crisis and its GDP contracted by 5% in 2009 compared to 2008, in subsequent years an increase in the gross domestic product was recorded (Fig. 8.2). The fact that Sweden is a rich country with a stable economy encourages immigration.

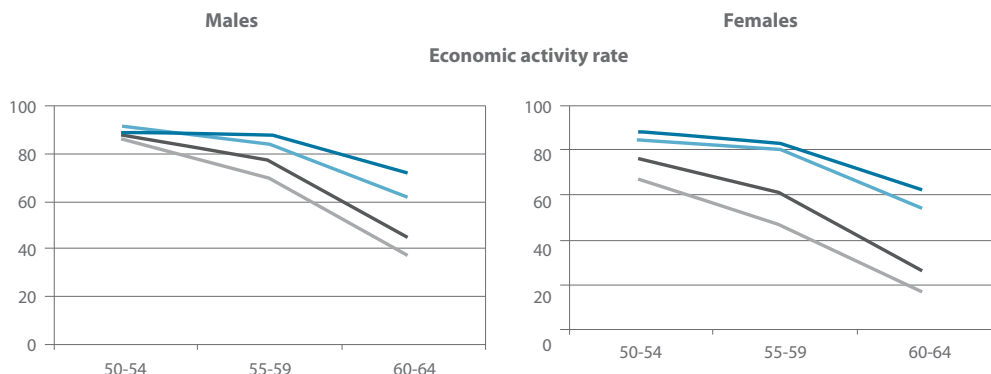
Figure 8.2. Economic growth in Sweden, Poland and the EU-27 (left axis) and GDP measured in purchasing power parity (average for the EU-27 = 100, right axis) in 2003-2012

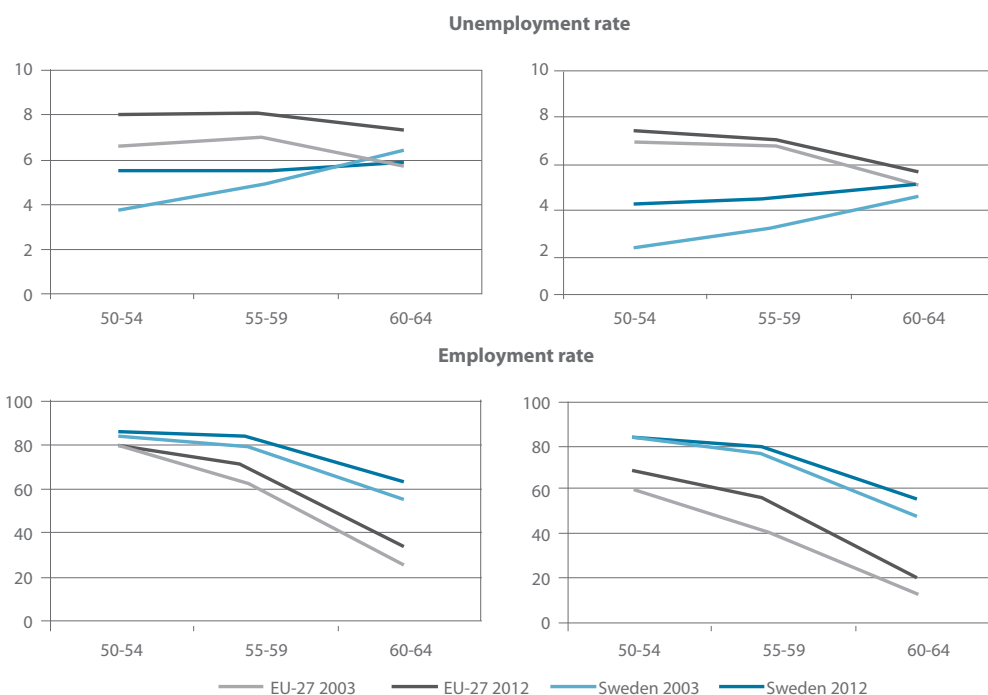


Source: as for Figure 8.1.

The economic activity rate in Sweden – for both women and men – in the 50-54 age group in 2012 was 91.9 for men, for women 88.2%, while in the oldest working age group, 60-64 years, it was 64.1 for men, and for women – 73.5%. The employment rate in 2012 in the 60-64 age group was 45.7% among men and 61.1% among women, while the unemployment rate, 5.9 and 4.9% respectively. Unemployment rate among people aged 50 and over is relatively low, but it increases with age.

Figure 8.3. Basic information on diversity of situation in the labour market by age in 2003-2012 in EU-27 and Sweden





Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

8.3. Pension system

Due to the progressive population aging in 1989, the Swedish Government came to the conclusion that if the reform of the pension system was not carried out, the system would not function properly. The pension system is designed to prevent premature economic deactivation of people in the foreground of old age. However, it should be noted that discrimination of employees on the ground of their age is much lower in Sweden than in other European countries, with employees' rights defended by trade unions.

In 1999 a new pension system was introduced, which covers all persons born after 1953, while leaving those born before 1937 in the old system. Those born between 1938-1953 are gradually migrating to the new system. People born in 1938 are covered in 4/20 with a new system, and 16/20 with the old one, those born in the following year are covered in 5/20 with a new system, and in 15/20 with the old one; the area of the new system increases with every year, and of the old reduces – those born in 1954 fully participate in the in new system now [European Commission, 2011].

The Swedish pension system consists of a number of benefits: guaranteed pensions, income-based pension, income-based supplementary pension, and contributory pension.

The first type of pension is a minimum benefit paid to people whose contribution period was not long enough so that they could qualify for the benefit of the second type; only residents of Sweden are entitled to it. The second type is dependent on funds accumulated during the contribution period. The contribution amounts to 18.5% of base income for each year. The

second type benefit on the one hand consists of the benefit based on PAYG scheme, on the other – a system consisting of individual pension accounts.

Recently introduced changes in the pension system and the introduction of private pension funds are the result of nearly ten years of negotiations between employers and employees. The first part of the reform, introduced in 2007, covers all workers born after 1979. The employer contribution is 4.5% of revenue below 7.5% of income base amount (IBA) and 30% for earnings above 7, 5% of the IBA. The second part covers all employees born before 1979. Employees aged 65 with 30 years of service qualify for retirement, but they can also receive the benefits after turning 61.

Capital accumulated on an individual pension account, from which pension benefits are paid after retirement, is obtained through paying a contribution of 16% of income. Funds accumulated on an individual retirement account – which is the basis for income-based retirement – are divided by a factor whose main component is the length of life expectancy, calculated using the life table for the last five years. This benefit can be obtained from 61 years of age. Longer contribution period translates into higher benefit.

Income-based supplementary pension is for those born between 1938 and 1953, and its height is 60% of the average income of fifteen years of work in which the employee obtained the highest income. A minimum contribution period is 30 years. Contributory pension is in turn obtained through investing 2.5% of income in pension funds selected by employees.

Occupational pensions existing under private pension funds are subject to collective labour relations negotiated by Swedish Employers' Confederation (SAF) and Swedish Trade Unions' Confederation (LO). Future pension contributions are varied, depending on the employee's earnings. People earning more than 7.5 times the income base amount (IBA), in accordance with the plan agreed during the negotiations had to pay 30% of income in 2012, and those earning below the threshold – 4.5% [OECD, 2008]. Gradually increasing contribution of the private pension system results in the growth of the funds accumulated in these funds (Table 8.3).

Table 8.3. Investments in private pension funds in Sweden in 2003-2007

Specification	2003	2004	2005	2006	2007
Total investment (in SEK billion)	189.5	193.7	248.2	268.4	266.6
Total investment (as % of GDP)	7.5	7.4	9.1	9.3	8.7

Source: OECD, *Private Pensions Outlook 2008, Pension Country Profile: Sweden*;
<http://www.oecd.org/finance/private-pensions/42575076.pdf>.

Thanks to the reforms undertaken, Swedish pension system is only slightly influenced by demographic changes and an aging population. It is stable and independent from the state budget, and thus also politically stable. At the same time – due to a guaranteed pension – senior citizens, who have not accumulated the minimum capital, are not at risk of exclusion and marginalization.

All employees and the self-employed are covered by compulsory contributions to benefits in respect of accidents at work and occupational diseases. Under the security system the following benefits in kind and income-based cash benefits are guaranteed [Government Offices of Sweden, <http://www.government.se/sb/d/15473/a/183496>]:

- sickness benefits
- healthcare,
- rehabilitation,
- benefits to prevent damage or illness,
- disability pension,
- survivor's benefits.

Family pension and survivor's benefits are paid to widows and children. There are three types of survivor's pension in the Swedish legislation: (1) orphan's pension or benefits for surviving children, (2) adjustment pension and guarantee pension, and (3) widow's pension and guarantee pension [Government Offices of Sweden, <http://www.government.se/sb/d/15473/a/183496>].

All benefits under the above-described system are an expression of social solidarity and are designed to prevent the impoverishment of the people, especially the elderly and incapable – for health reasons – for work. The idea of prevention of social exclusion is realised for example by introducing a guarantee pension. The pension reform also contributed to the increased activity and later economic deactivation of older people. The advantage of the pension system is the possibility of a gradual withdrawal from the labour market, resulting in a gradual transition from employment to retirement and more active people aged 60-64.

8.4. Measures to increase the activity of people aged 50+

8.4.1. Documents related to the concept of active ageing

The issue of an aging population of Sweden was addressed in *A Swedish Strategy for Sustainable Development* from 2003 [Government Communication, 2003]. The Government drew attention to the decline in the labour force and the need to prevent economic deactivation of people approaching retirement age. The aim is to improve working conditions and equalise opportunities for men and women. The need to take action in the field of preventive health care to allow longer work was also accentuated. Older workers were singled out as a separate category, at which health prevention programmes should be specifically targeted. It was assumed to halve the number of people on sick leaves through the creation of a coherent health policy at all levels: national, regional or municipal level.

The Government of Sweden in *National Reform Programme* under the Europe 2020 Strategy declared an increase in the proportion of employees aged 20-64 to 80% in 2020. In order to reach this value of the employment rate, actions aimed at people over 60 are taken. One of the measures is the tax credit introduced in 2010 for workers of at least 65 years old. The credit was also granted to employers of such people [Anxo, 2012].

In the *Active Ageing Index* (AAI) developed during in the European Year for Active Ageing and Solidarity between Generations, Sweden was ranked first [European Commission, 2012]. AAI indicates the extent to which the potential of older generation is exploited in the European Union. The index is based on four determinants, and one of them is the situation of people approaching retirement age in the labour market.

In 2013 a *Commission on the Future* Report of a commission chaired by the prime minister is to be completed [Government Offices of Sweden, 2011]. It is composed of the leaders of parliamentary groups and nine representatives of various social groups. The task of the commis-

sion is to prepare a diagnosis and propose measures for different aspects of the functioning of the society:

- demographic change;
- integration, equal opportunities for men and women, democracy and participation;
- "green" economy and sustainable growth;
- social inclusion, cohesion, equity [Government Offices of Sweden, 2011].

The aim is to prepare the Swedish population for population aging and processes resulting from changes in the sub-population of workers and retirees. One of the tasks is to prepare Swedes for longer economic activity.

8.4.2. Measures for the working

Sweden is an example of a country that introduced the socio-economic approach based on life cycle [Meager, 2005]. This means that a young worker is considered in the context of his/her age and from the beginning of their professional life they are directed at training and courses increasing skills under lifelong learning.

In 2007 the Government introduced tax credit for those returning to the labour market. The tax credit was to be higher for people aged 65 and over and was intended to encourage older workers to stay in the labour market. In addition, to encourage people aged over 65 to remain in the labour market and help them find a job or remain in employment, in 2007 and 2008, tax credit was applied; employers did not have to pay a tax of 16.16% for those born in 1938 and later (and having turned 65) and 24.26% for those born before 1937. Employers, however, are obliged to pay contributions for social insurance. They pay pension contributions of 10.21% (full contribution amounts to 31.42%) for employees born in 1938 or later and those aged 65 [Nine countries ..., 2012].

Workers over 65 years of age may receive a housing allowance, even though the income limits entitlement to receive such an allowance. In addition, the threat of losing allowance was, in the case of low-income people, the cause of inaction and maintaining the pension. Introducing these changes, the Government intended to encourage people receiving the pension benefits, but being able to work, to continue at least part-time work.

Activities aimed at increasing the competence of the labour force are also carried out, mainly in the framework of *lifelong learning* (LLL). Better educated people are more economically active and have fewer difficulties finding a job, so the area of competence and skills is considered to be one of the priorities for action to improve opportunities for people aged 50+ in the labour market. In 2010, the employment rate among people aged 55-64 with higher education was 81.6%, and among those with at most compulsory education stage completed – 60.6%. Taking into account the above rates, the Government directed its activities in the field of LLL to those with the biggest deficits in education. In 2006 about 46% of people aged 50-64 participated in training carried out by employers, 65% – in training and workshops organised by public institutions and private training companies [Statistics Sweden, 2007]. It should be noted, however, that in Sweden under the AMLP the group of people aged 50+ is not singled out, and programmes are aimed at other groups, such as the long-term unemployed. In 2009 people aged 45-54 represented 20% of participants of programmes under the AMLP [Swedish Public Employment Service, 2010].

Activating people of pre-old age is also thought to support those establishing their own business. As part of this aid not only training in business planning, accounting and management is offered, but self-employment grants to start own business.

To counteract deactivation of people aged 50+, flexible working hours and combining work with the pension benefits are provided. These measures are intended to prevent an abrupt transition from employment to retirement.

8.4.3. Measures for other socio-professional groups

A group covered with separate programmes are those with health problems who are on long term sick leave. *Working Life Introduction* is a vocational rehabilitation programme aimed at people who are sick or who benefit from a pension for more than a year; in the case of young people – more than six months. Employment support is the programme tool for people with disabilities, for example, in the form of subsidies for employers of people with disabilities.

A group which can benefit from Swedish lessons are immigrants. Language barrier prevents them not only from functioning but also integrating with the new homeland, as well as taking up employment providing income.

The Government also conducts actions directed at women to encourage them to start and run their own business. One of the instruments supporting measures for female entrepreneurs is increasing the amount of micro-loans to SEK 250 000 by the Government [*Nine countries...*, 2012]. Swedish Agency for Economic and Regional Growth (*Tillväxtverket*) established to promote women's entrepreneurship has a budget of SEK 65 million for the period 2011-2014. In 2007-2011, the Government allocated SEK 500 million for the promotion of women's entrepreneurship.

8.4.4. Measures for the unemployed

Most programmes for the unemployed are not dedicated to particular age groups. Measures to promote and support the employment of people aged 50+ are carried out within the framework of three major programmes: *Employment Support*, *Job Development Guarantee* and *New Start Jobs*.

Under the latter programme, employers who employ the unemployed receive tax credit for the period equal to the period of unemployment of a person working with them. Additionally, if the employed person is 55 or over, the employer is entitled to tax credit for a period twice as long as standard. The programme is open to people who were unemployed for at least 12 months; for those aged 55 and over this period is reduced to six months. In 2009, people over 55 accounted for 26% of the group of people benefiting from the New Start Jobs programme.

In addition to the programmes at the national level also local authorities are very active in counteracting unemployment. Under the actions for the unemployed self-government conducts a number of measures taking into account specifics of the local labour market. These activities are aimed at:

- raising the skill level and acquisition of new competences;
- adapting jobs for older workers;
- improving health, prevention of disability pension;
- preventing discrimination against employees on grounds of age among employers.

A separate group consists of measures aimed at long-term unemployed with no apparent prospect of finding a job in the nearest time. The intention is to increase opportunities for the group to return into the labour market. Under the programmes, long-term unemployed participate in training adjusting their competences to the needs of employers and in workshops to help restore their self-esteem.

8.4.5. Health programs for people aged 50+

The Government of Sweden will invest SEK 4.3 billion until 2014 in improving health status and care of people aged 65+ [Government Offices of Sweden, *Elderly care...*]. In 2003, Sweden adopted a national plan for public health [Swedish National Institute of Public Health, <http://www.fhi.se/en/Public-Health-in-Sweden/>]. The aim is to improve the quality of life by improving health and preventing disability. The Swedish Government assumes that a healthy child will be a healthy senior several decades later, i.e. it approaches the health of an individual taking into account his/her life-cycle. The plan introduced in 2003 and activities resulting from it are primarily aimed at children, youth and seniors. They include suicide prevention and the promotion of healthy eating habits and physical activity, and reduction in the number of smokers is also planned.

8.4.6. Age Management in use

Age management in Sweden is applied in large corporations and businesses, as well as in small and medium businesses. To increase the potential of older workers, a consulting company, Sverige AB – AMSAB, developed a model of age management which should be part of the management programme built in firms. The idea is to prevent a situation in which a large group of workers of the same age retires and leaves the company without passing down the knowledge and experience gained during their professional careers to another, younger employees. The government's actions in this area primarily focus on flexible transition into retirement.

In general, Swedes aged 50+ indicated the following factors that influence their decision to exit from the labour market: health, financial situation (other sources of income can accelerate an employee's decision to stop work), family situation (retiring at the same time with the partner, to jointly enjoy their leisure time), education (the higher level, the later exit from the labour market) [Lindquist, Wadensjö, 2011, Paper 13].

At the same time the study carried out in 12 000 companies showed that employers expect a reduction of the supply of people aged 55-64 in the labour market [<http://www.arbetsformedlingen.se>]. In the light of this study, a large group of Swedes would like to gradually withdraw from the labour market in their final stage of life. They expressed readiness to perform lighter, less monotonous and stressful work. Approximately 65% of employees would consider remaining longer in the labour market, if a job was challenging and gave them the opportunity to learn. Most of Swedish employers give their employees a choice: they can work on the same conditions or completely stop it [*Employment...*, 2007, p. 8]. Few employers employ people aged over 50, despite the recognition of the value of older workers in teams - their expertise, stability and loyalty are appreciated [*Employment ...*, 2007, pp. 8-9].

In June 2002, the Swedish Government decided to fund two projects implementing a systematic programme of age management in the public sector. The projects offered to:

- support the leadership in the age management;
- support the changes in work organisation: participation, flexibility, customisation, team-work, training, etc. [Skoglund, Skoglund, 2005, pp. 393-394].

Such a programme can be an effective way to promote employability of older workers, not only in the public sector.

A high percentage of adult learners among older workers in Sweden is also linked to the existence of strong social partners and a well-developed social dialogue. Consultations with social partners are organised on a regular basis, seen as a key component of the Government's actions in the field of education, employment and labour market regulation. Access to job training and opportunities for further development of employee skills are also largely discussed the social partners and became a subject of agreement between them [EEO Review..., 2012, pp. 4-5] This is an extremely important area of age management because empirical evidence indicates that the qualifications are positively correlated with the old people employment rate. Employment rates are much higher for those Swedish older workers (aged 55-64) who have a university degree or similar [EEO Review..., 2012, pp. 4-5]. The study conducted shows that many employers are also willing to invest in the skills development of older workers – provided they can see the return on the investment. Just over half of employers believe that there is no difference between older and younger employees when it comes to coping with change or learning new things [Kadefors, Hanse, 2012, pp. 42].

8.5. Summary

Sweden is among countries with the highest employment rates among people aged 50 or over. This is the result of not only the active labour market policies, the pension system conducive to longer working lives or disability prevention programmes, but also – and perhaps primarily – counteracting discrimination on the grounds of various characteristics, including age. Age management implemented by companies is one of the elements of the system against early economic deactivation of people aged 50+. The use of age management solutions indicates that employers are aware of the demographic situation, especially the aging of the labour force. The example of Sweden and its success in economic activation of people approaching retirement shows that only long-term, multi-directional and systematic measures directed at various participants of the labour market bring desired result, which is high employment rate of people aged 50+. It should be also stressed that authorities of that country consider activation of people aged 65 and over. Sweden takes into consideration the need for further extending the retirement age and encouraging older people to continue working. The sequence of actions is interesting: first, actions for active aging are carried out and next, the retirement age is extended. In most European countries, governments are taking steps in reverse order.

Life-course based policy is worthy of imitation, thus, trying to adjust to specific, according to the stage of life, needs of individuals.

Group 2 Western European Diversity

Chapter 9

National Report – France

Piotr Szukalski

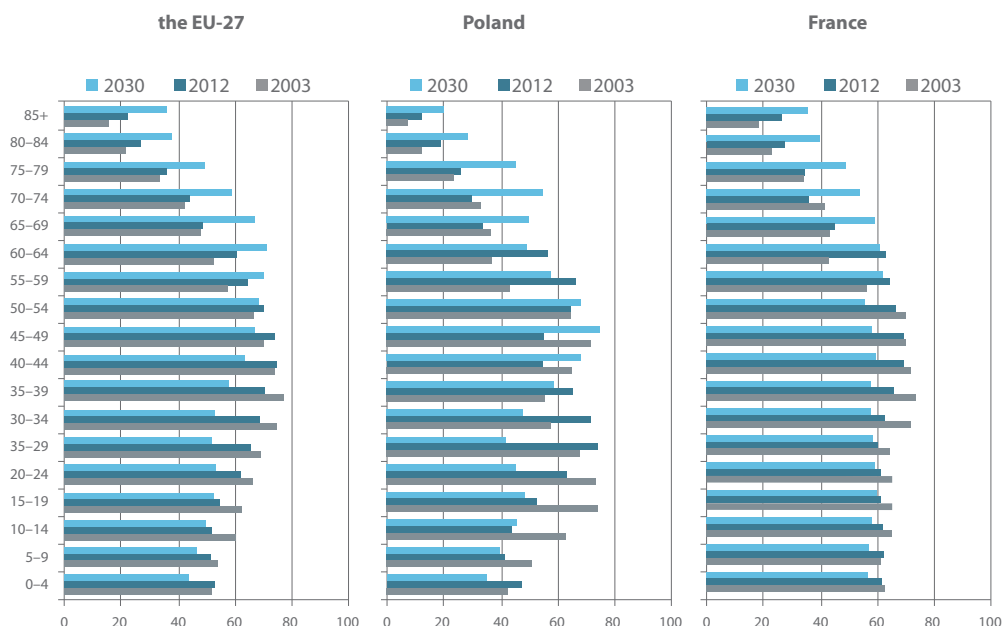
9.1. Demographic change

Over the last two decades there was a slow, but sustained growth of the French population – more than 0.5% per year. Positive population growth is responsible for 83% of the population growth over the period 1990-2012; migration is a secondary causative agent of the change (although according to the estimates from 2004, population of European origin still represents only 85% of the French population). Positive population growth was mainly due to a high total fertility rate, which – despite the fact that since 1975 it has been below the level that guarantees a demographic renewal – in the last decade it ranged from 1.9-2 (in 2008 and 2010 it was even higher: 2.01 and 2.03 respectively).

Apart from the high total fertility rate, the size and structure of the population are also affected by mortality. France is a global leader in terms of reducing the incidence of death. Referring to the synthetic measure of mortality, or life expectancy at age 0, currently reported values should be considered very high (in 2011: women 85, men 78.4) and rapidly growing (in 2001 these figures were, respectively, 82.9 and 75.4 years).

As a result of maintaining total fertility rate at very high level (its minimal value in the post-war period was 1.65 in 1995) for a long time, the age structure of the population is more favourable than for the population of the EU-27 and Poland. Age pyramid of the French population – still marked by the distortion caused by the cohort factor, i.e. the "demographic laws of war" – in 2030 is to resemble a textbook stagnation pyramid. However, it should be noted that low mortality continued for a long period, especially among the elderly population, leads to a high incidence of very old people, i.e. at least 80 years old (Figure 9.1).

Figure 9.1. Age structure of the EU-27, Polish and French population in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

[http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database \[demo_pjangroup\]](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database [demo_pjangroup]).

Due to the high total fertility rate, translating into an extensive base of the pyramid age, there is significantly lower incidence of older people and people of pre-old age than the average for the EU and Poland (Table 9.1).

Table 9.1. Share of older people in the population of the EU-27, Poland and France in the years 2003-2012 (as% of total population)

Age	the EU-27		Poland		France	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	33.1	36.5
60+	21.5	23.9	17.0	20.2	20.4	23.4
70+	11.4	13.0	8.7	10.0	11.8	12.6

Source: as for Figure 9.1.

Labour resources are also subject to ageing. The share of people aged 45-64 in the total number of people aged 20-64 increased between 2003 and 2012 from 40.9 to 45.2% (average for the EU-27 increased from 40.6 to 44.1%; and for Poland from 40.4 to 42.5%). On the other hand, in those years the share of people aged 45-64 in the group of economically active people increased from 34.9 to 39.6% (in the EU-27, respectively, from 33.6 to 38.8%, while in the case of Poland: from 31.8 to 35.8%). Thus, those of working age of immobility represent a growing part of the labour force.

At the same time, the number of people of different age groups and economic dependency ratio is changing (Table 9.2).

Table 9.2. Population by economic age and dependency ratio in France and the EU-27 and in Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			France		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	15723655	16128101	16376667
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	36162884	38016808	37600045
aged 65 and over	78794915	89757214	123520022	4887675	5325015	8443673	9977549	11182815	16326271
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	71.1	71.8	87.0

Legend – as for Table 7.2.

Source: as for Figure 9.1.

In 2012-2030 stabilisation in the number of children and youth is expected (an increase by 1.9%), as well as people of working age (a decrease by 1.1%). The number of people aged 65 and over is to significantly rise, by 50.3%, which will lead to an increase in the dependency ratio from 71.8 to 87, that is by 21.2%. This increase will be primarily a result of the population aging.

9.2. Socio-economic situation

In the past decade, the French economy grew at a rate very similar to the average in the EU-27 (Figure 9.2). Although the decrease in GDP was recorded over two consecutive years, it was significant only in 2009 (-3.1%). As a result, GDP measured in purchasing power parity continued to be very stable.

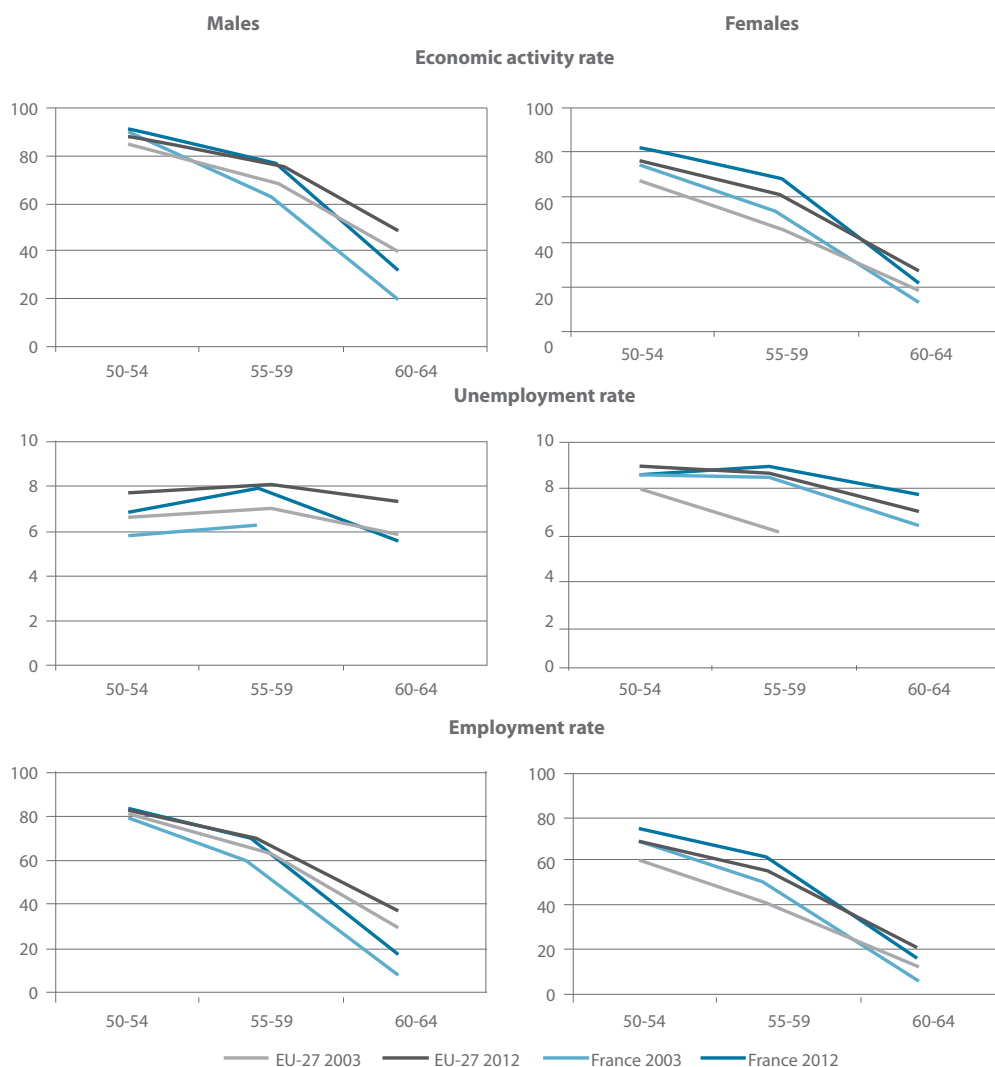
Figure 9.2. Economic growth in France, Poland and the EU-27 (left axis) and GDP purchasing power parity (average for the EU-27 = 100, right axis) from 2003 to 2012



Source: as for Figure 9.1.

Situation of people aged 50+ in the labour market slightly improved over the period 2003-2012 (Fig. 9.3). Economic activity rate increased, especially in the case of women and people aged 55-59. The activity rate for men in this age group increased by 13.9 percentage points, and women – up by 21.8 points. The smaller – but still very discernible – scale of the improvement in the employment rate was only due to the fact that the overall economic situation led to an increase in unemployment at the beginning of the second decade of the twenty-first century in comparison with the previous decade, including in the age group in question, but among those aged 50-54 there was only slight increase in unemployment rate.

Figure 9.3. Basic information about diversity in the labour market by age in 2003-2012 in the EU-27 and France



Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later in this chapter the French Government's measures to increase economic activity of people aged 50+ will be discussed. It is presumed that the said improvement in this age group in the labour market is partly due to the policy pursued towards this group.

9.3. Pension system

French pension system is interesting because, due to the historic conditions, consists of two subsystems: the base system, from which an amount of benefits calculated according to the same algorithm for all beneficiaries is drawn (depending on the length of service and level of income from the best 25 years of work), and the supplementary system, consisting of 35 schemes for professional groups.

For several decades, those aged 60 could qualify for a pension – if contributions were paid for a minimum period – but from 2011, the retirement age has been increasing and, depending on the year of birth, is:

- 60 years of age for people born before 1 July 1951,
- 60 years of age and 4 months for those born in the second half of 1951,
- 60 years and 9 months for those born in 1952,
- 61 years and 2 months for those born in 1953,
- 61 years and 7 months for those born in 1954,
- 62 years for those born in 1955 and later.

As a result of the reform, the contributory period has also been extended from 160 (40 years) to 164 quarters (41 years), however, it includes non-contributory periods, such as university studies (up to 3 years) and military service.

After winning election in 2012, President Holland restored the possibility to retire for those who started their economic activity very early and can demonstrate a minimum contribution period. Those who started working at the age 14-15 can retire after turning 58, and those who started working when they were 16-17 years old- at the age of 60.

If one does not meet a requirement of a minimum contribution period then he/she should work until 65 (the age is also gradually being increased, depending on the year of birth of potential beneficiaries, in the case of people born after 1955 it will be 67 years). Then, after working off the required number of quarters they immediately qualify for a full pension. If those who turned 60/62 wish to retire despite the fact they do to satisfy the requirement of minimum number of quarters worked, they will still could qualify for the benefit. In this case, however, the monthly payment will be reduced in the relation to the full amount that they would receive after completing all the required quarters.

The pension system is also used to pursue family policy – the right for full pension at the age of 65, regardless of the number of quarters worked, abolished as a result of Sarkozy's reform, has been restored to mothers having more than three children and who were forced to interrupt their career for nursing purposes.

Partial pension (*retraite progressive*) is available to every person who satisfies the following conditions:

1. reached retirement age;
2. paid contributions for at least 150 quarters (insurance period or equivalent periods) to one of complementary pension systems;

3. work part-time, i.e. less than 80% of the current full-time employment. Also those who at the time of acquiring the right worked full-time qualify for a partial pension, as well as those who at that time worked part-time.

In such a situation a person who decides for the partial pension obtains the following part of the pension benefit: 30% for those working between 60 and 80% of the full-time employment; 50% in the case of work of 60-40% of the full time, 70% - when the time is less than 40% of the full-time employment. The income obtained from work is subject to social insurance contribution, which increases the length of service, as a result of which, after the complete cessation of work the amount of the pension is recalculated.

Other instrument implemented in 2004 [Articles L. 351-1-2 et D. 351-1-4 du code de la sécurité sociale] is deferred retirement (*surcote*), which is an "award" for those who reached the retirement age and paid contributions for a sufficiently long period (depending on the year of birth, from 160 to 166 quarters), but decided to continue work. This solution assumes that with each subsequent quarter of work for which a senior obtains remuneration, from which social insurance contribution was paid, the amount of the pension is increased by 1.25% (by 0.75% for the professions).

There is also a possibility to obtain remuneration for work and a full pension simultaneously – *Cumul emploi-retraite* [<http://www.emploi.gouv.fr/dispositif/cumul-emploi-retraite>]. In this case an employee – after reaching retirement age and informing the relevant Fund paying benefits of the desire to receive the pension benefit – terminates the employment contract. Then, it can be concluded again – both with the previous employer, or with any other – receiving both a full pension and a salary. Terms of such a work were made more flexible in 2009. There are two options of such a combination. Under the first, „freed" one (*Le cumul libéralisé*), every employee can do it, provided he/she meets one of two conditions: (1) reaching retirement age equal to 60-62 years (depending on the year of birth) and a minimum contribution period, also dependent on the year of birth, and (2) reaching increased retirement age, qualifying for pension regardless of the length of service. Under the second option, "limited by the amount of income", (*Le cumul plafonné*), there are no additional requirements regarding the length of service and contribution period. A person entitled to a pension may perform the work if the total income does not exceed the amount of the last salary (or more precisely – the average of the last three months of work), or 160% of the minimum salary (a higher amount is taken into account).

9.4. Measures to increase the activity of people aged 50+

9.4.1. Documents related to the concept of active aging

The first comprehensive strategic document was the National Plan for Good Ageing (Plan National – Bien Vieillir) for 2007-2009, which referred to the concept of "successful aging", similar to the concept of active aging, but more focused on the needs of people aged 55-75 and thus leaving the labour market but still largely independent and active. The plan was accompanied by Solidarity with Very Old People Plan (*Plan Solidarité – Grand Age*), focused on providing services to the oldest people of at least 75 years old. The latter programme was a kind of continuation of the programme "Ageing and Solidarity" (*Vieillesse et Solidarités*), implemented in 2004-2006, also aimed at the oldest people.

In 2006 the implementation of the Programme for Senior Citizens Employment (*Plan d'action pour l'emploi des seniors*) began which continues to this day. It is a comprehensive programme of support for people aged 50+ – its current version is titled "For the employment of seniors – our future is constructed of all ages".

9.4.2. Measures for the working

Awareness of demographic changes and financial costs associated with maintaining, specific to France, low retirement age (60 for both sexes) gave rise to the creation of the National Plan 2006-2010 for Senior Employment in 2005. This plan was characterised by four targets relating to people aged 50+ [<http://www.travail-emploi-sante.gouv.fr/ses-actions,277/plan-national-d-action-concerte,542/plan-national-d-action-concerte,3428.html>]:

- 1) impact on "socio-cultural representations", i.e. ways of thinking of individuals and institutions of older people – the main aim was to show the strengths of older people to the public and to raise awareness amongst employers of the need of age management.
- 2) favouring keeping older people in the labour market – in this case the actions undertaken included training of people aged 50+, including development of new methods of vocational education, taking into account the specificity of this age group, disseminating practice of the designing the second half of the professional career and executing skills balance, disseminating practices of, taking into account the future, employment and skills management in small and medium-sized enterprises, facilitating the disbursement of funds from the Fund for the Improvement of Working Conditions and funds of the Government Agency for the Improvement of Working Conditions for financing the cost of age management [http://www.anact.fr/web/reseau-anact/4_programmation];
- 3) facilitating return to work of older people – extending an offer of employment for people aged 50+, especially on increasing professional skills, reducing the extent of age discrimination in the recruitment, abolishment of the obligation to conclude fixed-term contracts with people aged 57, encouraging seniors to self-employment, supporting new forms of employment, moving from Delalande tax⁴¹;
- 4) end of professional career management – promotion of tutoring, i.e. gradual exit from the labour market, part-time work for those who are eligible to a full pension (partial retirement), increasing the possibility of combining a remuneration and a pension for people with low incomes.

The specificity of policies for older people in the French labour market is mainly due to the very low pension eligibility age, which was 60 until recently. Therefore, influencing the age of economic deactivation is a very important component of the policy towards people aged 50+. According to the legal changes introduced in 2007, retirement age is not a sufficient reason for the termination of the contract. However, both the employer and the employee may take the initiative – the latter can make a worker retire, the former may retire himself. These measures have different consequences, especially when it comes to the amount of a severance pay. At the same time in 2006 the possibility to receive so called partial retirement was introduced, i.e. in the case of people at least 60 years old combining income from part-time job with a pen-

⁴¹ PThe tax paid by employers dismissing workers aged 50 and over, introduced in 1987, to discourage dismissing. In fact, it became the cause of frequent dismissal of employees who did not reach the age of 50 and reluctance to employ older workers.

sion, while at the same time taking into account extending the length of service when calculating the final pension after retiring from the labour market.

In the current edition of the programme implemented under the sub-programme "(Accords et plans d'actions seniors)" from 1 January 2010 (Décret n° 2009-560 du 20 mai 2009) companies and public institutions employing at least 50 people must – under the pain of financial penalty equal to 1% of remuneration budget – develop and implement an action plan for older workers in the form of an agreement between an employer and an employee (only those companies, groups or industries that have separate, agreed with staff programmes supporting older workers, essentially consistent with these legal changes, are exempt from this obligation). Such a plan must include rules relating to at least three out of 6 following measures: [http://travail-emploi.gouv.fr/emploi-des-seniors,599/1242,1242/dossiers,1243/accords-et-plans-d-actions-seniors,8641.html#ancr_1]:

- recruitment of older people to work in the company;
- anticipating occupational career development of workers;
- improving working conditions and preventing the occurrence of troublesome, difficult working conditions;
- development of competencies and qualifications, and access to education;
- end career management and transition from professional career to retirement;
- passing on the knowledge and employee competence and development of tutoring.

The above measures have to be aimed at existing workers aged 55+ and people recruited to work at the age 55+. The agreement may be concluded under the same terms only for a maximum of three years, therefore, by definition, this is an instrument that adapts dynamically to changing economic and demographic realities in the enterprise.

Another instrument, implemented in 2013 (Loi n° 2013-185 du 1er mars 2013), is a "generational contract" (*Contrat de génération*), assuming 3 results [<http://travail-emploi.gouv.fr/contrat-de-generation,2232/>]: (1) increasing employment rate of youth under contracts for indefinite time, (2) keeping older workers in work and increasing their chances of finding a job, and (3) the transfer of knowledge, skills and culture between the older and younger workers. Even though the form of the contract takes different forms depending on the size of the business, its essence is always the same – it is about creating two-person teams consisting of a young person (aged 16-26 on the date of signing of the contract for an indefinite time, or, in the case of people with disabilities, aged up to 30) and a senior (a worker aged 57 or over – in the case of people with disabilities – 55+, or newly employed person aged at least 55), who under the agreement shall continue to cooperate in the course of their work. Choosing this option an employer – which can be any company or public institution – cannot be in default of payment of salary or social insurance contributions, has not dismissed a young employee over the six months prior to the conclusion of this agreement and does not plan to dismiss such a person in the short term. In this case, the employer may apply for public funding of the contract in the amount of 4 thousand Euros per year for no more than three years.

Employees with at least 20 years of service or who are aged 45+ may be granted a special leave for the acquisition of new skills (*périodes de professionnalisation*). Those on such a leave shall: (1) acquire new qualifications, in line with the central list of qualifications confirmed by a certificate, (2) attend one training/coaching, the programme which is compatible with the relevant sectorial description of the areas of learning. If the training is on the job, the participant is assured of maintaining the current salary, if partially or fully beyond working hours – participant is entitled to a special allowance equal to 50% of net salary.

9.4.3. Measures for other socio-professional groups

An interesting measure for disabled employees is an agreement on the re-education in a company (*contrat de reeducation en entreprise*), concluded for a specified period according to the needs of a beneficiary (between 3 and 12 months) between an employer, an employee and the Social Security Administration. Under the agreement, there is a combination of education and payment of salary to the employee with a disability. The employer undertakes not to release an employee during the term of the agreement and in the subsequent period equal to the working time under this contract, whereas the employee commits to work in this period with the current employer. The aim of the agreement is to enable the worker to adapt to perform the current job in new conditions or to perform any other job. Remuneration received by the employee is financed jointly by the employer and the body responsible for the administration of the social security system in the region. An approval for such agreement is subject to prior positive assessment of the impact of the agreement on the situation of a potential employee issued by operating at the regional level (department) committees for the disabled.

For people in a very bad state of health, there are special professional re-education centres (*Centre de reeducation Professionnelle*), formed on the eve of the First World War and generally offering not only education enabling people with disabilities to get diplomas and certificates entitling to practice, but, where appropriate, also boarding and basic medical and nursing care. These centres are fully financed by the social security administration and those who complement their education or retrain receive a salary (from 652 to 1932 Euro per month) for up to 30 months. To take advantage of such a measure, one needs to receive a positive assessment of the impact of education from the regional committee for the disabled. Mostly young people Report to the Centres (70% of participants of the re-education are those who were involved in the accident unrelated to professional work) but approximately 20% are those affected by occupational disease, and 10% – after an accident at work [*Les centers ...*, 2011].

9.4.4. Measures for the unemployed

In France – apart from three exceptions – in fact, there are no special programmes to assist unemployed older workers. The first exception is the above mentioned "generational contract" that facilitates people aged 55+ to find a job. The second exception is a transitional allowance (*Allocation transitoire de solidarité*) now (i.e. in 2013, Le Decree n ° 2013-187 du 4 mars 2013) granted to those born between 1952 and 1953, provided that: (1) they have acquired the right to one of the benefits for the unemployed, (2) have not reached retirement age yet, (3) will not be able to demonstrate the full contribution period required to obtain a pension by taking a typical unemployment benefits. This allowance – paying of which started on 01.03.2013 – can be received by the end of 2015, and its goal is to provide the possibility to extend the contribution period until obtaining the right to a full pension. The third exception is the "benefit for the reclassification" (*Aide différentielle de reclassement*) paid to people aged 50+ (but also to those unemployed for longer than 12 months), who in recent months performed any paid work, paid the insurance premium all the time or intermittently, and now are re-employed – by an employer other than the former one – for an indefinite or definite time (then at least for 30 days), and their income is less than 85% of a flat rate. Senior workers undertaking employment may obtain extra payment up to the amount of that reference rate. However, they have to work at least for 110 hours a month [<http://www.pole-emploi.fr/candidat/aide-differentielle-de-reclassement-adr--@/suarticle.jsp?id=4154>].

Also when granting other benefits the age 50 is taken into account, however it is not the major but one of many criteria, or a requirement for slightly more beneficial treatment. For example, people aged 50+ are entitled to "special unemployment allowance" (*Allocation de solidarité spécifique ASS*) – other people can apply for such a benefit if they are long-term unemployed or by participating in training; it is paid to unemployed persons whose incomes are less than the specified amounts (income less than 1113 Euros for a single person or 1.749 Euros for a couple). This benefit can be combined with performing work but not longer than for 78 hours a month [<http://www.social-sante.gouv.fr/espaces,770/retraites,2341/informations-pratiques,2345/informations-pratiques,89/fiches-pratiques,91/les-fiches-pratiques-dela,2349>].

Age 50+ is also important in the case of possibility of combining income from work with assistance allowance for the return to work (*Cumul des revenus avec l'allocation d'aide au retour à l'emploi*). People working less than 110 hours a month can apply to receive additional income from the allowance, commensurate with the number of days of non-payment of insurance contributions after comparing the actual hours worked during a month and number of hours in full-time employment. Such assistance may be offered for no longer than 15 months.

9.4.5. Health programs for people aged 50+

Health programmes currently implemented in France are not targeted at any specific age group. They are substantial in nature and relate to certain risk groups or to specific health problems. Only in PNAPS (*National Plan of Prevention through Physical Activity and Sports – Plan National de prévention par physique ou l'Activité Sportive*) one can find distinct part of measures aimed at seniors, and for those who work there are only conclusions that one of the variables that should be taken into account in the preparation actions for these people is the age and stage of life cycle [Ministère de la Santé ..., 2008].

9.4.6. Age Management in use

The nature of French policy aimed at people aged 50+ in the labour market primarily consist in strong emphasizing a socio-cultural context of economic activity of older people. Therefore, an important part of France's policy towards the elderly in the labour market is raising awareness among employers of the need to apply age management and take into account this subject. This policy leads to increased awareness of the importance of these issues in the medium (at least 20 employees) and large companies, but still concerns of losing valuable knowledge and skills along with retiring of older workers considerably vary among employers, depending on the section of economy: the higher skills are needed in a given section, the stronger concerns of entrepreneurs and – as one can guess – greater readiness to keep an employee. Additionally, in the case of companies employing at least 50 people age management is a legal obligation, as already mentioned in this Report.

One of the important measures is to promote practices in order to that help companies prepare employees for retirement. These activities are conducted by people responsible for the management of human resources, and their goal is to reach, well in advance, any person starting the process of leaving the labour market with the information on three areas of life: (1) information on the future income and ways of using accumulated wealth to satisfy the material needs during retirement, and (2) information on rights, financial benefits, benefits in kind and

services they will be entitled to; (3) information on health, especially prevention of the most serious risks at old age [Ministere ..., 2007, p 8].

9.5. Summary

French policy on support for people 50+ in recent years has largely been subject to the reform of the pension system – consisting in increasing the retirement age – and protecting those who in the transitional period cannot obtain pension benefits due to the changing granting criteria.

A specific feature of the French approach to support economic activity – at any age – is careful attention to the cultural conditions, and therefore, names of the benefits offered were changed over several recent years, designed to reduce stigmatisation of those benefiting from them (unemployment benefits in fact are called responsibility/solidarity allowance, the unemployed are described as "seeking work", etc.). At the same time measures mandatory for companies are being introduced into the system to influence the consciousness of both employers and employees, preparing them for a longer economic activity and the process of leaving the labour market. These measures relate not only to large enterprises but also to medium ones.

The measures introduced have however little in common with the ageing policy, they more are an attempt to influence certain social categories defined from the perspective of age.

The data presented in this chapter suggest that solutions such as "generational contract" and the obligation to implement age management in medium-sized and large enterprises are worth considering as those which could be possibly applied in Poland. "Generational contract" allows for simultaneous transfer of "hard" and "soft" knowledge, improving self-esteem of a senior worker. The obligation to implement age management at least to some extent encourages employers to take an interest in the subject, while providing older workers with practical information relating to career management and preparation for old age.

A good example of user-friendly interface with information regarding public support for jobseekers, training or for employers is the website of the French Ministry of Labour. Easy finding of the required information and comprehensive explanatory notes constitute a good example of how a public information portal should look like.

Chapter 10

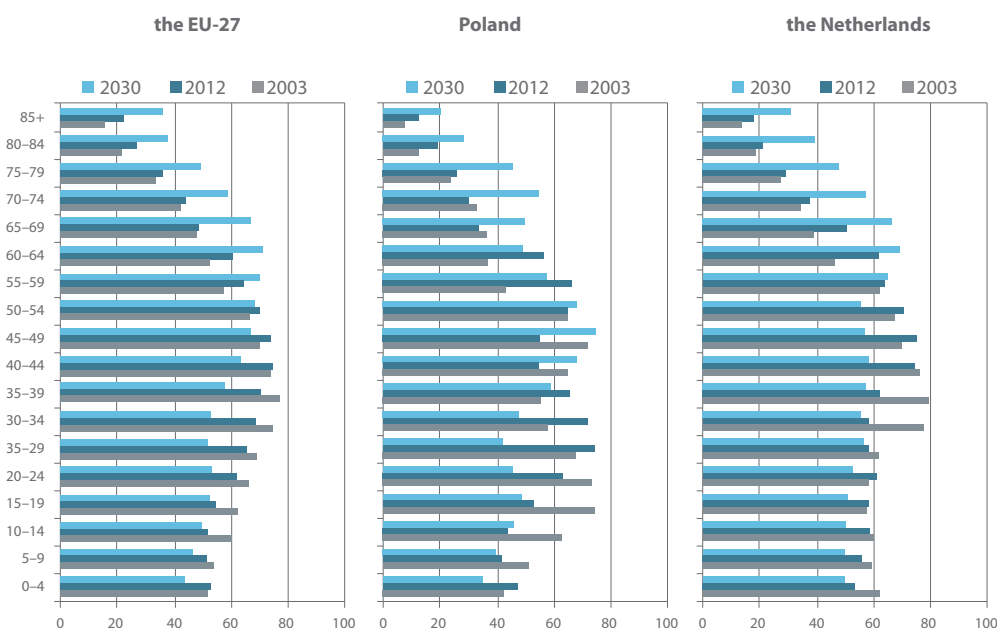
National Report – the Netherlands

Justyna Wiktorowicz

10.1. Demographic change

The population of the Netherlands was continuously rising over the last two decades, increasing from 14 million 951 thousand in 1990 to 16 million 730 thousand in 2012 (i.e. by 11.9%). It was mainly caused by the population growth which was responsible for 72.5% of the increase in the number of people. Positive growth was mainly due to the relatively high total fertility rates – although since 1973 no demographic renewal of generations has been taking place, total fertility rate was below 1.5 only in 1983 and 1984, and in the period in question it usually ranged from 1.6 to 1.8. The second factor influencing the population growth was immigration, in the result of which 11.1% of people are those born outside the Netherlands, the vast majority of which are people of not European origin (in total, in 2010 only 79.1% of people were of Dutch origin, while the following minorities exceeded 2% of the share: Turkish, Indonesian, Moroccan, Surinam). At the same time, mortality has significantly decreased. Between 2000 and 2010 life expectancy increased from 75.6 to 78.9 years for men and from 80.7 to 83 years for women, and the pace of change in this area was equal to the average for developed countries (2.5 years over 10 years). Continuation of a relatively high fertility rates over the past two decades, combined with the influx of immigrants, was the cause of a relatively young population of the Netherlands at the beginning of the twenty-first century (figure 10.1).

Figure 10.1. Age structure of the population of the EU-27, Poland and the Netherlands in 2003-2030 (in per mille)



Source: own study based on the data from Eurostat;

[http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database \[demo_pjgroup\]](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database [demo_pjgroup]).

Compared to the EU-27, and especially to Poland, Dutch demographic situation appears to be relatively good. This situation will be much more favourable in the future, because the age structure in 2030, due to the births that have already occurred, and those that are anticipated, will not be so deformed as in the EU-27 and Poland. Also, the age structure of the Dutch population has a much lower proportion of seniors (regardless of age to be adopted to make this kind of distinction) (Table 10.1).

Table 10.1. Share of older people in the EU-27, Poland and the Netherlands in 2003-2012 (as % of total population)

Age	the EU-27		Poland		the Netherlands	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	31.8	36.5
60+	21.5	23.9	17.0	20.2	18.5	22.6
70+	11.4	13.0	8.7	10.0	9.7	11.0

Source: as for Fig. 10.1.

Also labour resources are subject to aging processes. The share of people aged 45-64 in the total population aged 20-64 increased between 2003 and 2012 from 41 to 46.3% (the average for the EU-27 increased from 40.6 to 44.1%, and in Poland from 40.4 to 42.5%). The share of people aged 45-64 in the population of economically active people increased over the above-

mentioned period from 31.8 to 39.1% (in the EU-27, respectively, from 33.6 to 38.8%, in Poland – the 31.8 to 35.8%). Thus people of working age of immobility constitute a growing part of labour resources. At the same time, the number of people of different economic age groups and economic dependency ratio are changing (Table 10.2).

Table 10.2. Population by economic age and economic dependency ratio in the Netherlands, the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			the Netherlands		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	3968999	3894754	3762842
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	10003117	10119226	9582107
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	2220456	2716368	4232656
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	61.9	65.3	83.4

Legend – as for Table 7.2.

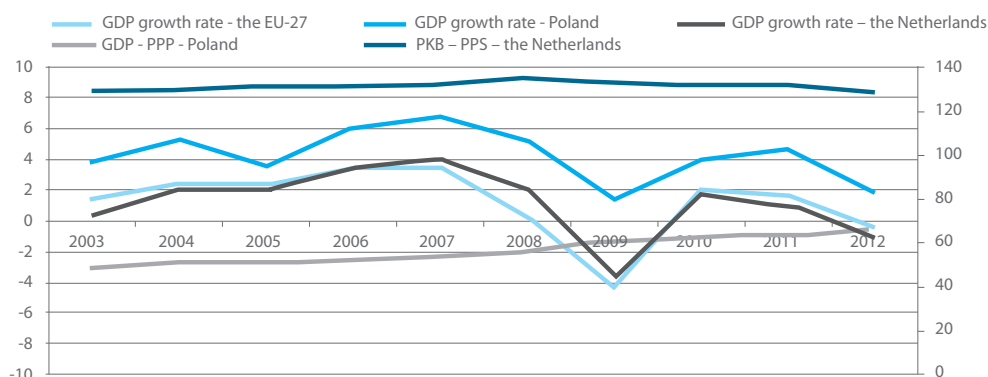
Source: as for Figure 10.1.

Over the next two decades, there will be very little reduction in the number of children and adolescents (3.9%), significantly more in the number of people of working age (5.5%), while the number of people aged 65+ is expected to grow (by 63.1%). The result of these changes of different directions will be very significant decrease of economic dependency ratio, from 61.9 to 83.4 (i.e. by 35.8%).

10.2. Socio-economic situation

Among all the EU countries analysed in this Report, the Netherlands is characterised by the most similar to the EU average economic growth rate – as a result of a change in the relative purchasing power parity it was very slow, and this relative purchasing power parity remained at virtually unchanged level (Fig. 10.2).

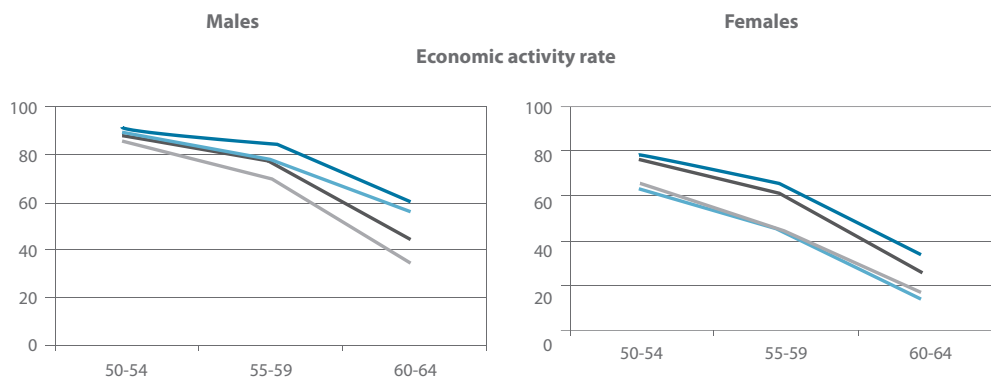
Figure 10.2 . Economic growth in Netherlands, Poland and the EU-27 (left axis) and GDP purchasing power parity (average for the EU-27 = 100, right axis) in 2003-2012

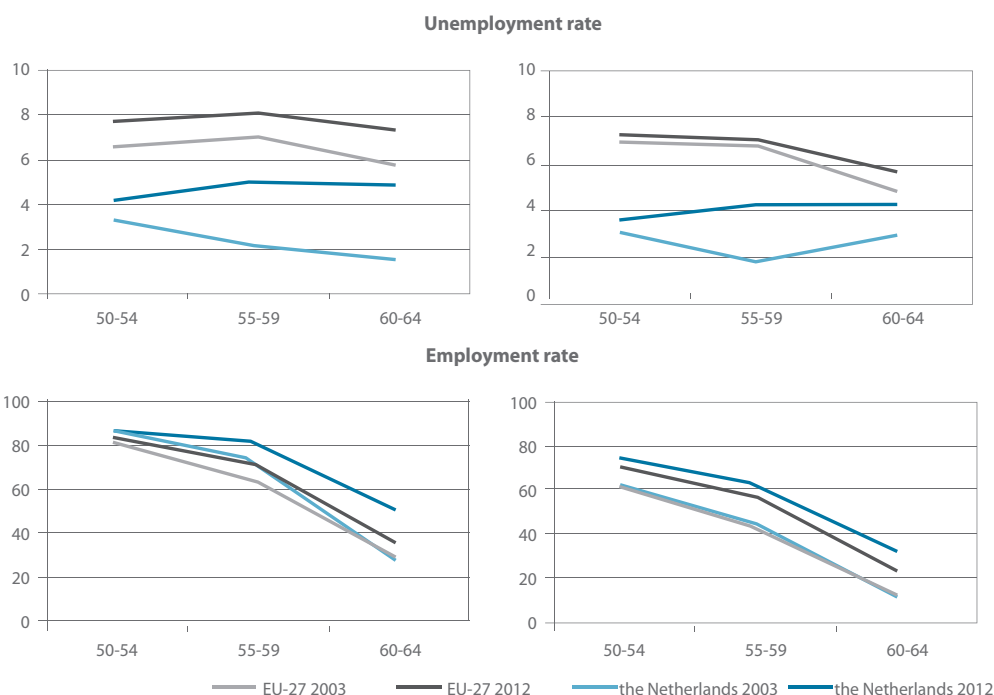


Source: as for Fig. 10.1.

It can be said that the economic situation – except for the year 2009 – was good. As a result, also situation of people aged 50+ generally improved, however, at this point, different scale of changes for men and women should be noted. In the case of women the changes were more dynamic, and what is more, they applied to all subgroups of people aged 50+. However, in the case of men aged 50-54, both economic activity and employability, remained virtually unchanged – which in turn was observed in older age subgroups (Figure 10.3).

Figure 10.3. Basic information about diversity in the labour market by age in 2003-2012 in the EU-27 and in the Netherlands





Source: Own study based on the data from Eurostat, <http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

A significant increase in activity did not translate into equal in degree of increase in employment due to the increase in the unemployment rate, though, the unemployment rate in the age group 50+ in the Netherlands is still the half of the average of this group in the EU-27.

10.3. Pension system

On the occasion of the implementation of anti-crisis package in 2008, the Dutch Government emphasized the importance of increasing the retirement age to 67. However, it was assumed that the best approach from both the short- and the long-term perspective was: "more working people, more working hours, later retirement." As a result, the retirement age will be increased from 65 in effect until 2012 to 66 in 2019 and 67 in 2024 [OECD, 2012]. Moreover, from 2020 a situation review is to be carried out every 5 years in order to check (in advance) whether further rising of the retirement age is needed. To increase retirement awareness of employees, transparent information system on the pension account balance is being developed. IT system is planned to be launched in 2014 which would enable every person insured under the Dutch pension security system to access their online account.

In 2005 the system of financing retirement benefits and early retirement was modified (people who on 1 January 2005 turned 55 could still benefit from it in the subsequent years). Currently the right cannot be granted to an employee under occupational agreements between employees and employers, binding for all employees. Instead, individual saving system (*Spaarloonregeling*) was introduced – only for 6 years as it turned out; an employee may choose to transfer 12% of the annual income (the amount was deducted from taxable income) to an in-

dividual fund, the total amount of which cannot exceed 210% of the annual salary. Means accumulated on this fund are to finance temporary suspension of economic activity or temporary working part-time (for various reasons – childcare or care for people with disabilities, sabbatical leave, bereavement leave, early retirement). Persistence of trade unions caused that these measures were permitted to be used to cover the cost of living between the time of cessation of professional career and the retirement age, so in practice this solution took over the role of pre-retirement benefits. At the same tax credits were abolished, to which recipients of pre-retirement benefits and early retirement benefits were previously entitled.

The above measure applied mostly for early economic deactivation (in 50% of cases it was treated as early retirement), ceased to apply on 1 January 2013 – in turn, regulations implementing the so-called vitality scheme (*Vitaliteitsregeling*) entered into force, whose sole purpose was to increase economic activity, without possibility to retire earlier (more on this later in the chapter) [OECD, 2012, p. 2].

Deferred and partial retirement is available to those who take up work after reaching the retirement age. Those working at age 65+ can apply for suspension of the state pension – however for no longer than 5 years. After this time, pension received by them will be correspondingly higher. At the same time people working at age 65+ may apply for partial retirement, in proportion to their working time.

In 1993, a law was introduced to reduce economic inactivity (*TBA Terugdringing Beroepop de Arbeidsongeschiktheidsregelingen*), under which the objective disability criteria were established – only medical, not social. Disability pension no longer can be awarded for an indefinite period. Eventually, in 2006 disability pension scheme, WIA (*Wet werk en inkomennaar arbeidsvermogen*) was introduced. The amount of disability pension was reduced and made dependent on the degree of injury [Guzikowski, 2011, p 18].

According to the programme of return to work of the partially incapable for work (*Regeling Werkhervatting Gedeeltelijk Arbeidsgehandicapten*, WGA), salary-based benefits are granted, paid for a period of 3 to 38 months. The amount of the benefit depends on the degree of incapacity for work, the last salary which a person earned as a hired worker, and – in the case of partial incapacity for work – on the current salary. If a given person does not work he/she receives 75% of the last salary for the first two months, and then the 70%. People partially incapable for work but employed receive 75% of the difference between the amount of final salary and the amount of current income, as an allowance for the first two months.

The allowance may be paid until 65. If a person receives income at 50% of the remaining earning capacity, obtains a supplement of 70% of the difference between the last salary and salary they would receive if they were still incapable of work. A person who after the end of payment of a salary-based allowance does not work or whose income is below 50% of the remaining earning capacity receives benefits based on a percentage of the minimum salary.

10.4. Measures to increase the activity of people aged 50+

10.4.1. Documents related to the concept of active aging

Favourable tendencies in the area of economic activity have been observed only over the last decade. As early as in 1990 the Netherlands were characterised by relatively low retirement age. In 2002, the Minister of Social Affairs and Employment appointed Working Group for Older People and Employment, the aim of which was to propose changes in the impact on the mo-

ment of permanent economic deactivation. As a result, an institutional reform programme was launched, largely based on pension reform and pre-retirement benefit reform.

The publication of a Report on the future labour market in 2008 by the Commission of Participation in the Labour Market (*Arbeidsmarkt Participatie Commissie*) was an important event, according to which in a short time the Dutch economy would face an employee shortage, and increasing the employability of older people was recognized as the best way to solve this problem [Summary... 2010]. While discussing the need for reform, the Netherlands Government referred directly to the concept of active aging, but also because of the desire to avoid being accused of discrimination on grounds of age, the action taken were based on the concept of life-cycle as a continuum, the course of which could be affected in a different manner, depending on the phase of life. As a result, when designing the labour market policy solutions, age is less and less taken into account as a factor having a direct effect, in favour of phase of the life cycle as a factor which does not stigmatise individuals.

10.4.2. Measures for the working

Activities in recent years have mainly been aimed at – apart from limiting the possibility of early retirement – providing both employees and employers with financial incentives which would lead to higher employability of older workers.

In 2009 the following measures were implemented [Eurofound, 2012]:

- an employer receives an exemption of 6.500 Euros from unemployment insurance contribution and disability insurance contribution for newly employed person aged 50+, which can be used within 3 consecutive years;
- an employer who keeps a worker aged 62+ in his company is granted the right to reduce social insurance contributions by 2.750 Euro a year (from 2013 it is 6.500 Euros);
- persons who work – at least aged 62 – are granted the right to deduct the amount depending on their age and income from the income tax base, but not more than 4.591 per year; this exemption applies also to people working beyond retirement age.

In order to encourage people taking part-time work to work more hours, income-based combination tax credit (IACK) was introduced. Since January 2009, there is income tax credit for people with low qualifications, in order to reduce the cost of the work of these people, and thus to make their position in the labour market more attractive.

From 01.01.2013 a new programme known as the „vitality scheme" (*Vitaliteitsregeling*) has been implementing. Its main aim is to influence the decision to continue work and mobility and to facilitate combining career with on-going parallel professional careers.

First, the Government wants to keep the working in employment until they reach the standard retirement age – offering them special bonuses (deductions of social security contributions paid by a given party to employment). Worker aged 61-65 is entitled to special bonuses ranging from 2100 to 2350 per year, depending on age. In turn, an employer retaining an employee aged 62-65 gained bonus of 1750 Euros.

To increase employment opportunities for job seekers, especial bonuses are foreseen for employers. Employment of an employee aged 55 + means the opportunity to receive the bonus of 3.500 Euros, while those aged 50+, previously receiving unemployment benefits or other benefits - the bonus (reduction of social security contributions paid by the employer for three consecutive years) of twice the value (7000 Euro).

The final element of the programme is to reconcile the various careers – for example, introduced to facilitate training during the period of receiving unemployment benefits or during work.

Funds of up to 20.000 Euro could be put into a special account under this scheme, using the full tax deductions (if the amount of 5,000 Euro per year is not exceeded) – the tax will be paid at the time of withdrawal of funds from the account. A beneficiary will be able to withdraw the funds in the full amount in order to finance the period of economic inactivity or supplement incomes if they are too low, and then again put the funds aside up to a maximum amount. When reaching 62, the employee will not be able to withdraw more than 10 000 per year [Schouten, 2010].

Dismissal of a worker, who concluded a contract for an indefinite period, shall be either by mutual agreement or as a result of termination. In the latter case usually – this is the practice of labour courts – the employee is entitled to severance pay: up to the age of 40 – in the amount of one month salary for each completed year with the employer, at the age of 40-49 – in the amount of 1.5 months' salary for each completed year with the employer; when the employee is aged 50, the severance payment is equal to two months' salary for each completed year with the employer, [http://www.nfia-india.com/FAQs_recruiting_Dutch.html].

The rules for granting sickness benefits may directly affect the level of activity after 65 years of age. While in a normal situation an employer is obliged to pay such a benefit for two first years of staying by an employee on sick leave, such a rule becomes void on the first day of the month when the employee is over 65.

To counteract the negative effects of the financial crisis, in each of the 33 regions of the Netherlands the Regional Mobility Centres were established (*regionaal mobiliteitscentrum*), whose tasks were related to the prevention of unemployment of people at risk of losing their jobs (those aged 50+ were not singled out as a specific support group, but older workers were an important group of beneficiaries, which had its origins, among others, in the age structure of the workforce – 25% of those aged 45+). Their activities were focused on the creation of regional networks supporting those at risk of losing job in finding new employment („job-to-job transition” approach to prevent an increase in the number of the unemployed) through disseminating information on regional labour market, job offers, organising job fairs, „speed dates”, projects for those at risk of unemployment, providing opportunities to broaden skills [ESF Age Network, 2012].

10.4.3. Measures for other socio-professional groups

The authorities are committed to the goal of ensuring access to lifelong learning to groups at risk of exclusion from the educational system, which include [Doets et al., 2010]:

- the unemployed – excluded from participation in training financed by a company;
- workers with low qualifications, seen by employers as a group in which they would have to invest too much;
- older people – employers claim that the cost of training does not return or that a company does not benefit from training of an employee of pre-old age for a relatively short period of time. The second reason for exclusion is a stereotype common among employers that older people do have sufficient capacity to absorb new knowledge and acquire new skills;
- women – lower compared to men economic activity or more frequent working part-time cause that employers see training of women as inefficient spending of money.

Development of lifelong learning was another theme that has emerged over the last years. There is a general rule that training of those aged at least 30 is paid by "social partners" and an individual which means that those participating in training and courses are expected to co-finance it – this not applies only to those without basic qualifications. The system works, despite the implementation of the changes involving the decentralization of public responsibility for the organization, financing and transfer it to the local level and the privatisation of educational institutions. It is so mainly because the use of "good practices" functioning in the Nordic countries which from the beginning became the model to follow (for example involvement of representatives of trade unions and local communities) [Hake, 2007]. As a result, as evidenced by the study conducted in the EU on the level of lifelong learning, the Netherlands were among the four countries with the best synthetic results (with only Denmark and Sweden ahead of them [2010 *The ELLI ...*]). Those countries – besides Iceland – were the main examples of good practices to be followed, particularly in the field of involving trade unions in co-organisation of training.

In 2008 social partners agreed that vocational education system had to be revised, and that general training would have to be more important than highly specialised ones (to enable employees to find a job also with an employer other than the former one). The share of such training is systemically increasing [Summary..., 2010]. This system is maintained primarily by the Trade Agreements, which determine the amount of training overheads which in a given economy sector is paid by employers into a special sectorial budget [CEDEFOP 2012].

In the case of the unemployed it is possible to finance training from public funds but a referral from the Centre for Work and Income is needed, allowing the unemployed to choose training in which he/she wants to participate.

10.4.4. Measures for the unemployed

In 2009, the approach to older unemployed workers changed, with introduction of the obligation to actively seek work (previously, those turning 57 were exempted from such obligation) and shortening the period of unemployment benefits [Skugor, 2012].

10.4.5. Health programmes for people aged 50+

One of the noted reasons of low employability of older people was medical examination carried out in conjunction with recruitment, as a result of which employers sought to eliminate candidates with the slightest health problems. Such examination – beyond any reasonable exceptions (e.g. in the case of pilots) – were banned. What is more, this principle is also applied to periodic health surveys [Activation ..., 2010].

Although there are no special health programmes targeting people in pre-retirement age, in the second half of 2000, special emphasis was placed, under the revitalisation scheme, on reduction of the incidence of sick leave and disability pensions. Counteracting excessive waiting for some – which do not pose direct threat to life – medical procedure (employees were on sick leave for several months). A one-time action to "unblock" medical system was conducted, allocating funds to finance additional treatments, reducing queues, especially reducing the waiting time for the necessary tests and treatments [Activation..., 2010].

10.4.6. Age Management in use

The Netherlands have created an extensive system operating according to age management policies and life cycle policy. In principle, this policy shall apply to all employees, not just the elderly. An employee after turning 45 is offered career advice every five years. Employees are entitled to paid leave for training [<http://www.eurofound.europa.eu/areas/opulationandsociety/cases/nl007.htm>].

There are many stereotypes among the Dutch employers about older workers, mostly related to performance, adaptability and accountability. Generally, employers positively assessed older workers in terms of performance, they also pointed out that they can rely on them. On the other hand, the majority of respondents believe that older workers are less flexible, less adapt to changing conditions, exhibit resistance to technological innovations. Senior managers had a more positive attitude towards older workers than younger managers. Better knowledge of older workers weakens negative stereotypes [Henkens et al., 2008]. In the times of crisis in the Netherlands, social partners agreed to remove the additional days of paid leave related to the length of service, which is to be one way of reducing the cost of employing older people [Impact ..., 2012].

Impact on employers is to reduce their reluctance to employ older people and fight stereotypes about them [Henkes, 2007]. Employers remain reluctant to employ people aged 45 and older, worrying about their performance, health, and return on investment, which the expenses incurred for training are. The main tools to influence the attitude of employers are [Mutual..., 2010]:

- information campaigns that provide reliable, supported by research, knowledge of older workers;
- awareness of the benefits of employing people over 45;
- encouraging change in the culture of the organisation so that it supports the employment of workers of all ages;
- encouraging individual approach to employees and adapting the workplace to the needs of individuals of a certain age.

State measures also include the prevention of health problems of people approaching old age by encouraging employers to adapt the workplace to the employee's individual health profile, so they can improve the performance and reduce the number of days when the employee is on sick leave. All employers are required by law to carry out regular risk assessments and reduce the negative impact of work environment on health and safety of an employee. Work Ability Index – (WAI) is an important element of this, whose task is to facilitate the diagnosis of the possibility of continuing work by an individual and develop a plan to restore their ability to work. WAI aim is to measure the "ability to work" of employees, defined in terms of both physical and mental ability to carry current work tasks. The Index may help at implementing measures which will contribute to the improvement of performance of individuals, businesses and sectors in the long run. Incentives for companies to use WAI are currently implemented, however there are certain ethical dilemmas related to this method (the right to intervene in a very intimate sphere which the health of a worker is; possibility to transfer the responsibility for the health of individuals on the employer). Database available in the Netherlands allow for making general comparisons between companies on the meso and macro level, which in turn will allow for promotion of the best solutions in the companies, adapting

working conditions to the capabilities of workers, as well as the identification of industries and occupations that require special attention [Summary..., 2010].

It should be stressed that employees who throughout their professional career have worked in harmful conditions or requiring physical strength, after 45 they may not be able to continue to perform it. In such a situation, lifelong learning and re-training of an employee or changing post or a type of job within the same company may be helpful. Ergonomics plays an important role in the case of the ageing labour resources, therefore the Government places stress on the right adaptation of the workplace to the needs of older workers (e.g. better lighting in workplace).

10.5. Summary

Currently undertaken – with positive results – measures aimed at increasing economic activity, and especially the employability of older workers, are concentrated in the Netherlands on the last few years of employment. The instruments used are primarily to appeal to the sense of self-interest – both of employees and employers. Financial incentives in the form of bonuses are preferred, meaning the possibility of reductions, and thus lower social security contributions. As a rule, these are long-term bonuses, thus taking advantage of them – at least in the case of an employer – is *de facto* an agreement to keep an employee in work for a long period of time (usually 3 years).

Focusing on the development of lifelong learning, awareness of the importance of life-cycle for the stage of career development and awareness of the potential burnout lead to the conclusion that a realistic policy of the Dutch Government towards the problem of people aged 50+ in the labour market should be placed within the frameworks of the concept of active aging. These features of the Dutch Government's policy should also be treated as a guide on the course the measures implemented in Poland should take. The idea of "vitality scheme" primarily aimed at currently employed people is worth considering as an interesting instrument affecting the extension of potential economic activity.

Chapter 11

National Report – Great Britain

Piotr Szukalski

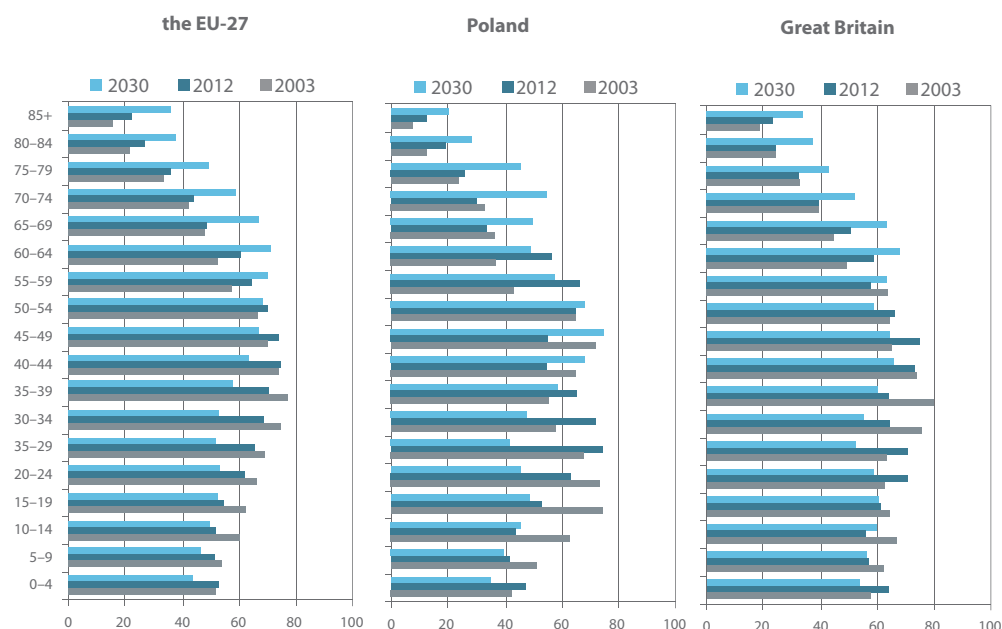
11.1. Demographic change

Population of Great Britain is characterised by constant but slow growth. Over the last two decades, the average annual rate of population growth amounted to almost 0.5%. Positive population growth was responsible for only 56% of the population growth in 1990-2012, the rest was due to the increase in a net migration, which resulted in a significant proportion of immigrants (according to the census of 2011 it was 13.4%, including those of non-European origin – 8.5%). Positive population growth was mainly due to the high total fertility rate, which – although since 1973 it has not ensured a demographic renewal, reaching a minimum in 2001 (1.63) – in the last few years it was below the renewal level only by 10%.

The second factor positively influencing the population growth is low and still decreasing mortality. The life expectancy at age 0 is now 78.7 years for men and 82.6 for the population of women, whereas in 2001 it was 75.7 and 80.4 respectively. The increase in life expectancy, therefore, does not differ from the European average of 2.5 years during the decade.

High fertility rate and influx of immigrant rejuvenating the population age profile are the reasons why the population of Great Britain in the past was characterized by a more favourable age structure than the population of the EU-27 and the Poland, which is still the case; a similar situation will take place (according to projections) in the future (Figure 11.1). Projections particularly indicate a difference consisting in a much more extended basis of the age pyramid and the lack of a strong generation impact on the change in the age structure of the British population.

Figure 11.1. Age structure of population of the EU-27, Poland and Great Britain in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjangroup].

As a result, there is higher than the average in the EU-27 and Poland share of older people and those of pre-old age, which primarily reflects low mortality recorded over a long period (Tab. 11.1).

Table 11.1. Share of older people in the EU-27, Poland and Great Britain in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Great Britain	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	33.5	35.2
60+	21.5	23.9	17.0	20.2	20.8	22.8
70+	11.4	13.0	8.7	10.0	11.5	11.9

Source: as for Fig. 11.1.

Also labour resources are subject to aging processes. The share of people aged 45-64 in the population of people aged 20-64 increased over the period 2003-2012 from 40.6 to 43% (average for the EU-27 increased from 40.6 to 44.1%, while in Poland – from 40.4 to 42.5%). In turn, the share of people aged 45-64 in the group of economically active people in the comparable period increased from 34.4 to 37.3% (in the EU-27, respectively, from 33.6 to 38.8%, while in Poland – the 31.8 to 35.8%). Thus, people of working age of immobility represent a

growing part of labour resources. At the same time, the number of people of different economic age groups and economic dependency ratio is changing (Table 11.2).

Table 11.2. Population by economic age and economic dependency ratio in Great Britain and in the EU-27 and Poland in the years 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Great Britain		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	14780575	14820270	16707155
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	35184552	37485616	38604742
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	9470353	10683665	14895797
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	68.9	68.0	81.9

Legend – as for Table 7.2.

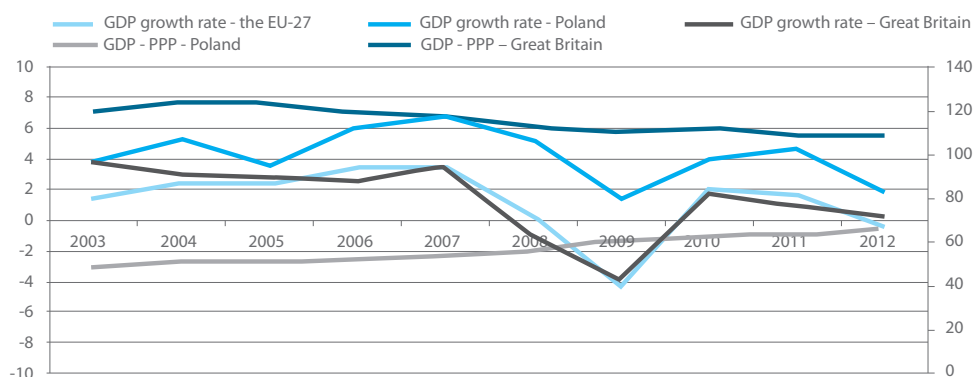
Source: as for Figure 11.1.

In 2011-2030 an increase in the number of all of working age groups is expected: children and youth (by 12.9%), those in the early stages of adulthood (by 3.5%), and – above all – older people (by 43%). Differences with regard to the rate of change will translate into a large increase in the economic dependency ratio – from the current level of 67.6 to 81.9, i.e. an increase by 21.1%.

11.2. Socio-economic situation

In the last decade, GDP growth rate in Great Britain was generally slightly lower than the average in the EU-27, which translated into a decline in both GDP and GDP measured in purchasing power compared to the EU average. Last years were especially unfavourable, and in 2008 there was a decrease in GDP by 1%, while in 2009 – by 4% (Figure 11.2).

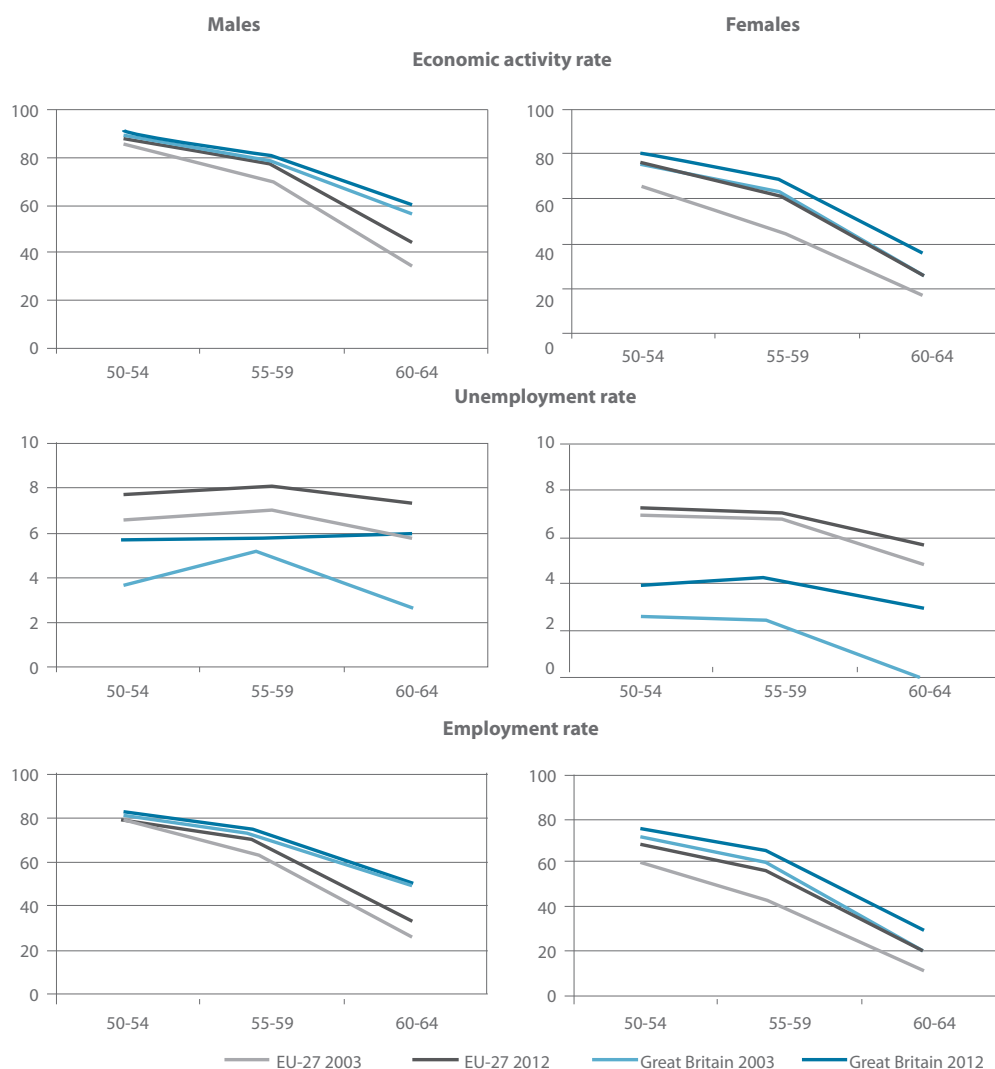
Figure 11.2. Growth in Great Britain, Poland and the EU-27 (left axis) and GDP by purchasing power parity (average for the EU-27 = 100, right axis) in 2003-2012



Source: as for Figure 11.1.

Despite the aforementioned unfavourable economic changes, the situation in the labour market for people aged 50+ slightly improved in 2003-2012 (Figure 11.3). Economic activity rate increased, especially among women – in individual age sub-groups rose by 6-9 percentage points. Much smaller improvement in the employment rate is due to the fact that the overall economic situation resulted in a rise in unemployment, including among people in the concerned age group. As a result, very low unemployment rate recorded at the beginning of 21st century is currently higher by 2 percentage points, however compared to the EU-27 it still can be perceived as too low (especially for women).

Figure 11.3. Basic information about diversity in the labour market by age in 2003-2012 in the EU-27 and in Great Britain



Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later the chapter most important measures undertaken by the British Government's aimed at influencing economic activity of people aged 50+ will be presented.

11.3. Pension system

For several decades retirement age in Great Britain was 60 for women and 65 for men. In 2005-2010 measures to equal retirement age for men and women, and to increase it, were undertaken within the pension system. As a result, since 2010, retirement age has been rising in stages: from 60 to 65 years (the height will be reached in November 2018). Between December 2018 and April 2020 retirement age for men and women will be increased to 66 years of age. At the same time the British Government is considering a further increase in retirement age to 68 years. As the research shows, increasing the retirement age by one year leads to an increase in GDP by 1 percentage point, while reducing the budget deficit by 0.6 percentage points of GDP [DWP, 2011].

There are two pillars in the British pension system: (1) first, the public, which consists of a basic state pension and the so-called pension credit to provide a basic level of income, and (2) the second, which is divided into three consecutive subsystems: supplemental executive retirement plan (SERPS), additional vocational programmes and additional private pensions

A special role is attributed to those who reached retirement age. The changes in legislation are designed to encourage them to stay in the labour market as long as possible. Since the replacement rate is relatively low, it is assumed that external factors – most often employers – make it difficult to continue working. In 2011 two measures connected with reducing the ability of an employer to force an employee to retire were introduced:

1. from 6 April 2011, employers can no longer give employees notice of retirement, basing their decision on reaching retirement age by an employee (65) – so far they could do that at least 14 days prior to giving them a notice of retirement;
2. from 1 October 2011, employers are no longer allowed to issue forced retirement notices to their employees who reached retirement age, unless there are justified reasons.

The British Government is currently considering amendments providing for an increase in the pension contribution paid by an employee and the extension of the period of service taken into account in the calculation of pension from SERPS (average earnings during the entire professional career will be taken into account instead of earnings for the past three years of work) [EEO, 2012].

The British system allows people approaching retirement age or those who have reached this age but do not meet the minimal requirements to pay contributions over a given period (30 years) to voluntarily pay missing contributions for non-contributory periods (those who have reached retirement age may only pay for the contributions which were not paid over the past six years). These contributions are paid in the form of lump sum payments, the amount of which depends on the objective situation making it impossible to perform work in Great Britain at the time for which a contribution is paid. The amount of the lump sum is currently £ 2.65 (for those living abroad, self-employed with very low incomes) or £ 13.25 (others) for each missing week.

In 2006, early retirement under the state pension system was abolished. However, it is possible only under some occupational pension schemes (second pillar), provided that the employee will continue his/her work with the same employer [Extending..., p 5]. The retirement eligibility age rose in 2006 from 50 to 55 years.

The British legislation does not provide for a partial pension. However, unlimited accumulation of earnings from employment or self-employment and the state pension after reaching retirement age is permissible [<http://www.missoc.org/MISSOC/INFORMATIONBASE/COUNTRY-SPECIFICDESCS/ORGANISATION/organisationSocialProtection2012.jsp>]. By April 2004 state pension could be deferred up to 5 years after reaching retirement age, which increased future benefits by 7.4% per year. After this date deferral is unlimited, and each additional full year of work increases pension by 10.4%. Instead of a percentage increase in pension one can apply for one-time lump-sum payment, if activity in the labour market has been extended by 12 consecutive months. This amount is equal to the state pension for the deferred period [OECD, 2011, p 321].

From October 2012, all employers are obliged to develop a pension plan for their employees and pay contributions for them (*automatic enrolment*). Employees aged between 22 and state pension eligibility age, and earning at least 8105 pounds per year are covered with the new regulation.

11.4. Measures to increase the activity of people aged 50+

11.4.1. Documents related to the concept of active aging

In Great Britain there is no uniform, national strategy for active aging. Such measures, however, were implemented on a regional level. In 2005 *Older People Strategy* was adopted in the Northern Ireland, set out in *Ageing in an Inclusive Society* [<http://www.ofmdfni.gov.uk/age-ageing-in-an-inclusive-society>]. Direct references to the active ageing concept are contained in the document, however, it is strongly focused on economically inactive but still capable people. This Strategy refers to the Strategy developed and implemented in 2003 by Wales [*The Strategy for Older People in Wales 2003-2008*, <http://wales.gov.uk/topics/olderpeople/publications/strategy;jsessionid=63BF9EF9EE3565D0C401A2A00C0DD8AF?lang=en>].

A document titled *Tackle Poverty and Promote Greater Independence and Well-being in Later Life* was adopted on a national level in 2007, identifying five key areas of life that affect the welfare of the elderly. These are: income, work, health, independent life and satisfaction. In a later document from 2009, *Building a Society for All Ages*, a society building plan was formulated for all age groups, treating, by definition, NGOs as an equal partner. The plan was primarily based on the pension reform, combating age discrimination, reforms of healthcare and support systems [DWP, 2011a]. The plan is being implemented until today by *The Age Action Alliance*, public-private partnership aimed at network actions to improve the quality of life of older people in Great Britain.

Over the last decade numerous strategic documents were developed, concerning both healthcare and social services for older people, setting trends of changes⁴²; they usually loosely refer to the concept of active aging.

⁴² *National Service Framework for Older People*, Department of Health, 2001, www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4003066; *The Operating Framework for the NHS in England 2010/11*, Department of Health, 2010; *Better Health in Old Age*, I. Philp for Department of Health, 2004; *A New Ambition for Old Age*, I. Philp for Department of Health, 2006; *Choosing Health: Making healthy choices easier*, Department of Health, 2004; *Our Health, Our Care, Our Say: A new direction for community services*, Department of Health, 2006; *High Quality Care for All: NHS Next Stage Review final report*, L. Darzi for the Department of Health, 2008; *Prevention Package for Older People*, Department of Health, 2009; *Let's Get Moving*, Department of Health, 2009; *On the State of Public Health: Annual report of the Chief Medical Officer 2009*, Department of Health, 2010; *NHS 2010-2015: From good to great. Preventative, people-centred, productive*, Department of Health, 2009.

11.4.2. Measures for the working

In recent years one of the most important objectives of British labour market has been to increase economic activity of older people. Currently it is one of the main objectives of the *Welfare to Work strategy*. This programme, launched in 1997, is based on the conviction that when economically inactive people are provided with a livelihood, the level of economic inactivity will be high. Therefore people should be paid for activity – involving both work and improving professional qualifications and skills. Instruments commonly used for that purpose are: employment services, education and training, subsidized employment of groups considered as being in a particular situation, help in finding first work. This programme initially focused only on young people, and then in 2003 was extended to the next age group or other target groups of social policy [Layard, 2001], including people aged 50+. During its heyday, the following components, in the form of programmes, were implemented:

- *New Deal for Young People* – targeting people aged 18-24 unemployed for at least 6 months;
- *New Deal 25+* – covering people aged 25 and older, experiencing unemployment for over 18 months;
- *New Deal for Lone Parents* – targeting people with school-age children;
- *New Deal for the Disabled* – supporting people receiving disability pension for incapacity for work in activities aimed at return to labour market;
- *New Deal 50+* – addressing people aged 50+;
- *New Deal for Musicians* – a special programme for unemployed musicians.

New Deal programme was modelled on the measures used in Sweden. Older people – defined by the criterion of age, not a phase of life and the events associated with age – remain within the programme in the background, and inability to work due to long-term health problems is much more important factor than the age [Daguerre, 2010].

From the first decade of 21st century measures aimed at older people are part of *Age positive campaign* conducted by *Department for Work and Pension* [<https://www.gov.uk/government/organisations/department-for-work-pensions/series/age-positive>]. This campaign promotes a code of good practice on age diversity in employment by identifying benefits of employing workers of different age. Measures for extending economic activity were part of a comprehensive programme aimed at increasing employees and employers' awareness of pension schemes and the role of saving for old age. The programme covered, *inter alia*, activities under labour market policy, such as:

- help in returning to work for people aged 50+ (taking the form of *New Deal 50 Plus*), consisting in personal counselling, organising training and work placements, subsidizing jobs;
- increasing awareness among employers of the benefits of employing older workers;
- active assistance – personal adviser (the requirements of talks about work, planning activities leading to return to work);
- active vocational rehabilitation;
- increasing financial incentives to return to work by paying a special allowance over a period of 52 weeks.

Indirectly, tax-free allowance, higher than the standard one for people aged between 65 and 75 years of age (by about 1/3) and over 75 years (by 36%) encourages to longer economic activity, i.e. to work after reaching the retirement eligibility age [European ..., 2012].

11.4.3. Measures for other socio-professional groups

One way to combat the long-term dependency on social benefits is to create self-employment opportunities for unemployed people of all ages. Those interested in starting their own business can apply for a dedicated benefit – *New Enterprise Allowance* – and join the Entrepreneurship Club, offering appropriate services in this area [OECD, 2012].

11.4.4. Measures for the unemployed

Actions undertaken by the British Government under the Welfare to Work, and as part of the *Age positive campaign* took the form of the *New Deal 50 Plus*, designed for people aged 50 and older who at the time of the accession were not employed, and for at least six months received: (i) jobseeker's benefit, (ii) income benefit, (iii) benefit for incapable of work, (iv) or people with disabilities. People participating in this government programme gain access to individualised counselling of employment centres and may deduct larger operating expenses, which reduces their income tax (guaranteed income of £ 9300 is obtained during the first year of work). They can obtain a grant for professional training after starting work (up to £ 1500, 1200 of which can be allocated for upgrading skills, and 300 for acquiring new ones). The grant can be used within two years after starting work [DEL, 2011]. Also those working part-time are entitled to higher tax deductible revenue, provided they work at least 16 hours per week – they are entitled to tax deductible revenue equal £ 40. Also the self-employed are entitled to the support described above. Participation in this programme is completely voluntary – as opposed to programs for the youth. The measures undertaken contributed significantly to facilitating the return to work of people aged 50+. However, opinions on the *New Deal 50 Plus* are that the significant part – but a minority – of its customers found low-paid job which did not require high skills. But its added value is an increase in self-assessment of its beneficiaries [Eurofound, 2007].

The *New Deal 50 Plus* was developed over time, with more and more individualized elements added to it, especially those related to career counselling, apprenticeships, training and consulting services to employers.

This programme is a part of a strategy to increase employability by increasing the qualification level. However, it needs to be mentioned, that the British strategy of rising skills and qualifications, implemented in 2007, does not address people aged 50+ as a special category, treating a person of that age like any other adult (25 +); at the same time, however, it guarantees every citizen the right to obtain public support so that they could achieve a basic level of skills needed in the labour market [Department for Innovation, 2007].

After 10 years since its implementation, *New Deal* was deemed the most successful post-war British labour market policy, as it allowed for bringing 1.8 million people in the labour market, and providing jobs for 300 thousand single parents, thus improving living conditions of their children. It is estimated that each pound spent under this programme brought net benefits of £ 4-5 to society [DWP, 2008]. Experiences gained during the programme – leading to its continuous improvement and implementation of changes – resulted in the desire to transform the system of support for people who have difficulties in finding a job. In October 2009 a new programme, *Flexible New Deal*, started to be implemented, which replaced the previously executed sub-programmes. In this programme, which was not implemented simultaneously across Great Britain, but gradually (in the meantime the old *New Deal* functioned in areas where

the programme was not introduced), a group of older people is not mentioned as a specific sub-population – the only sub-group approached in a special way were people under 25.

Flexible New Deal was designed in such a way that it could be used after shorter period of unemployment than previously. The basic principles of the programme were [DWP 2012]:

- higher requirements which impose responsibility on the unemployed for actively seeking employment;
- personalised, customised approach to every customer of the programme, taking into account their needs and skills, focused on the attempt to reconcile the needs of a customer and local employers;
- partnership approach to public and private institutions and those forming part of the third sector, focused on maximizing innovative effects;
- developing local communities and pursuing their greater subjectivity in order to ensure stable employment, while achieving non-economic objectives – to strengthen neighbourly bonds;
- belief that it is not about providing the customer with any job, but the job which offers adequate pay and opportunities for development, emphasizing that a customer's skills are the key to success which is worth supporting both before taking employment, and later, during the training in work.

However, the state authorities treat encouraging to longer economic activity as one of a number of key objectives in the labour market area. The achievement of the objective is primarily supported by [DWP 2012]:

- financial incentives to encourage work, also after reaching retirement age;
- specialist services facilitating older people to return to work;
- initiatives aimed at assisting employers in the employment of seniors and offer them flexible working;
- legal protection of the elderly against discrimination on grounds of age (in 2006 provisions extending the understanding of age discrimination in employment and training were implemented [Eurofound, 2007]).

In addition, the British Government financed the creation of a special Internet portal, which can be helpful in finding jobs for people over 50 - <http://www.50plusworks.com>; it contains the basic information about navigating the labour market and, if it necessary allows for obtaining more detailed information, redirecting to the other British institutions supporting the labour market.

From 2011 there are more flexible services in Jobcentres, local employment offices for people aged 50 and older. The primary objective of the implementation of the Get Britain Working programme in the case of the elderly is to take into account characteristics of the local labour market in the design of customized support programme for job seekers [UK Follow-up..., 2011].

The incentive which was supposed to encourage economic activity was a special allowance for the working introduced on 6 April 2011 and abolished a year later, „50 plus element“. Its purpose was to activate people aged 50+ who were not economically active before but received benefits, such as: disability pensions, old age pensions, unemployment benefit, compensatory supplement, and training benefit. People who were paid such a benefit for over a year (or for the past 52 weeks, over a total of six months, with breaks no longer than 12 weeks) and who started to work at least 16 hours per week, could obtain a kind of compensation for

the abandonment of this income in the form of the right to the allowance. The amount of this allowance payable for up to 12 months, amounted to £ 1.365 per year (£ 26 per week) for people who worked 16 to 29 hours a week, and £ 2030 per year (£ 39 per week) for those working at least 30 hours a week [http://webarchive.nationalarchives.gov.uk/+/www.direct.gov.uk/en/MoneyTaxAndBenefits/TaxCredits/Gettingstarted/whoqualifies/WorkingTaxCreditthebasics/DG_172852].

To activate the unemployed who were not able to find work, a special measure named *Work Together* was introduced within the *Get Britain Working* programme, aimed at helping in finding occupation as a volunteer. The intention of this type of activation is to enable people to acquire new skills and gain professional experience, and thereby increase the attractiveness of the job-seeker to potential employers. Under this programme older people are treated in the same way as others, but the importance of this activity as a tool for activation of long-term unemployed older people is stressed.

11.4.5. Health programmes for people aged 50+

In 2009 already completed *Prevention Package for Older People* programme was introduced [http://webarchive.nationalarchives.gov.uk/+/www.dh.gov.uk/en/Publicationsandstatistics/Publications/dh_103146] aimed at preventive health care of older people. The programme was mainly focused on older people, concentrated on prevention of falls and fractures, the dissemination of knowledge about how to get help in the diagnosis of hearing problems, home care, and telecare. At present special programmes implemented by the Department of Health focus on health problems (dementia, cancer, care of the sick in the last stages of life), not on the specific age groups [[https://www.gov.uk/government/policies?departments\[\]=department-of-health](https://www.gov.uk/government/policies?departments[]=department-of-health)].

Additionally, in the health care area measures are taken which – although not explicitly targeting people aged 50+ – apply to them. These measures include instruments to encourage employers to better adapt workplaces to the needs and capabilities of an individual worker, or further development of medical rehabilitation. They also include the introduction of the National Strategy for Mental Disorders and Employment as a response to the intensification of various mental health problems connected with long-term stress caused by work.

11.4.6. Age Management in use

Great Britain is one of the pioneers in the age management area. Many – mainly large or public – entities implement this concept, usually coupled with the diversity management. Recently the British Government has undertaken a special initiative *Age Positive* [<http://www.dwp.gov.uk/policy/ageing-society/managing-without-fixed-retirement/Age-Positive/>] – the partnership of the Government and British largest companies, which aims to disseminate knowledge among employers on various aspects of age management, especially on extending the scope of flexible work arrangements tailored to the needs of the elderly. The programme is complemented by a measure *Improving recruitment and retention of an ageing workforce* [<http://www.dwp.gov.uk/policy/ageing-society/managing-without-fixed-retirement/>]; thanks to this British entrepreneurs gained access to several textbooks containing explanation of reasons and methods of age management, descriptions of good practices from their country, and information on public institutions on local and regional levels which can support their efforts in implementing this management strategy.

11.5. Summary

Activities carried out in Great Britain for people aged 50+ in the labour market without a doubt constitute a compact but evolving system, attempting to promote long economic activity, while not perceiving those measures as discriminatory practices – even if positive – against older people. These measures are mainly focused on: (1) individualized support for non-working people to return to the labour market or return to work, (2) counteracting age discrimination, (3) promotion of a positive attitude among employers towards older workers.

A web portal <http://www.50plusworks.com/> is a good example of such comprehensive actions, allowing for the acquisition of knowledge about the functioning of programmes and methods to support the unemployed and the employed aged 50 and older, but also providing employers with basic information on age management.

A special office of Commissioner for Older People established in 2001 in Northern Ireland is an example of activity aimed at combating discrimination. The Commissioner's duty is to promote and protect interest of older people, promote equity, prevent discrimination, enable older people to communicate their needs. British authorities are considering establishing similar office across the country in the near future.

The examples of measures described above clearly indicate that Great Britain is implementing strategy of active aging.

Group 3 The Mediterranean Way

Chapter 12

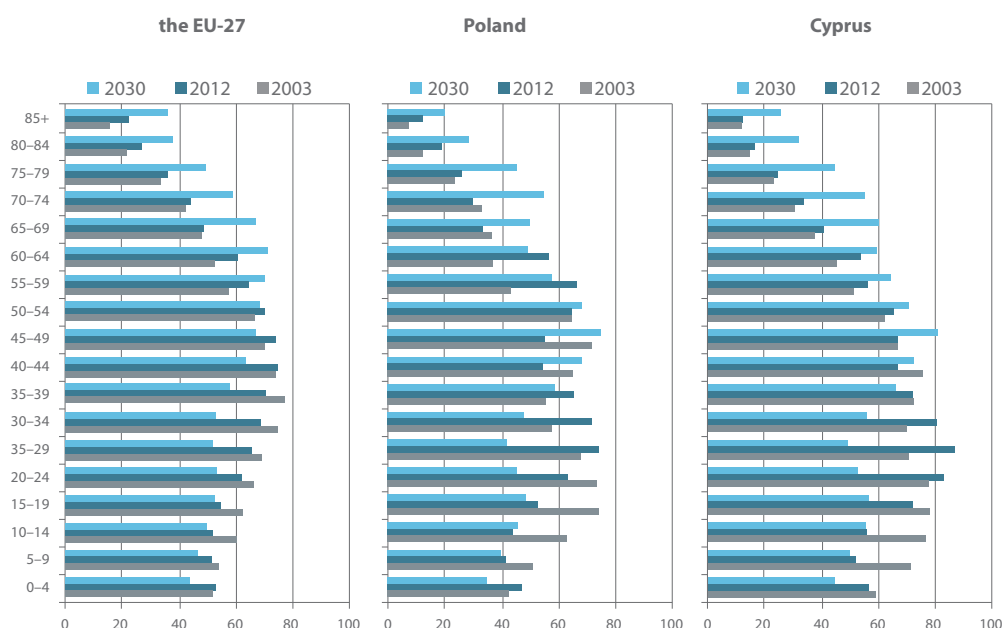
National Report – Cyprus

Izabela Kołodziejczyk-Olczak

12.1. Demographic change

Over the two past decades the number of population of Cyprus was steadily growing, from 581 thousand in 1990 to 862 thousand in 2012 (an increase by 48.4%). Only 44.8% of an increase in the number of people was a result of the population growth, the remaining part is due to a positive net migration. This was despite the fact that by 1995 the Cypriot total fertility rate (TFR) pointed to the persistence of the demographic renewal, and since 2008 this rate has remained below the value of 1.5. Generally, in 21st century the TFR is below 1.7. As a result of the occurrence of such a large influx of immigration the share of the native population reduced – while the census of 1992 indicated that 95.8% of the population are native Cypriots, in 2011 the figure was only 78.6%. At the same time there was constant reduction in mortality on the island, as well as an increase in life expectancy which between 2000 and 2011 increased 75.9 to 79.3 years of age for men from, while for the population of women – from 80.1 to 83.1 years. The relatively high birth rate, especially significant influx of immigration, are the reasons why the age structure of the population of Cyprus in 2011 looks much better than in the EU-27 and Poland. Also in 2030, based on the described previous situation, the age structure will be much more favourable – Figure 12.1.

Figure 12.1. Age structure of the population of EU-27, Poland and Cyprus in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

[http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database \[demo_pjangroup\]](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database [demo_pjangroup]).

The fullest manifestation of ageing of population is an increase in share of older people. Regardless of how it will be defined, there is an increase of its share, but also a much lower level than for the EU as a whole, or for Poland (Table 12.1). This is a main reason of weak – so far – "demographic pressure" on the pension system operating in Cyprus. But anyway, as Figure 12.1 shows, we must take into account the rapid growth of these fractions in the future.

Table 12.1. Share of older people in the EU-27, Poland and Cyprus in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Cyprus	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	27.8	30.5
60+	21.5	23.9	17.0	20.2	16.4	18.2
70+	11.4	13.0	8.7	10.0	8.0	8.7

Source: as for Figure 12.1.

The aging process also applies to potential and actual labour resources. For example, the proportion of people aged 45-64 in the total number of persons aged 20-64 between 2003 and 2012 increased from 38.2 to 38.4% (average for the EU-27 increased from 40.6 to 44, 1%, while in Poland – from 40.4 to 42.5%). On the other hand, the share of people aged 45-64 in

the total number of economically active people increased in these years from 33 to 34.4% (in the EU-27, respectively, from 33.6 to 38.8%, in Poland – from 31.8 to 35.8%). Cyprus is therefore unique among all analysed states in this Report as it was not affected by the aging of the actual labour resources in the period considered.

The changes taking place are and will be accompanied by significant changes in the population by economic age and economic dependency ratio – tab. 12.2.

Table 12.2. Population by economic age and economic dependency ratio in Cyprus and in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Cyprus		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	205153	201427	215763
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	425447	547143	566478
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	84537	110441	191113
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	68.1	57.5	71.8

Legend – as for Table 7.2.

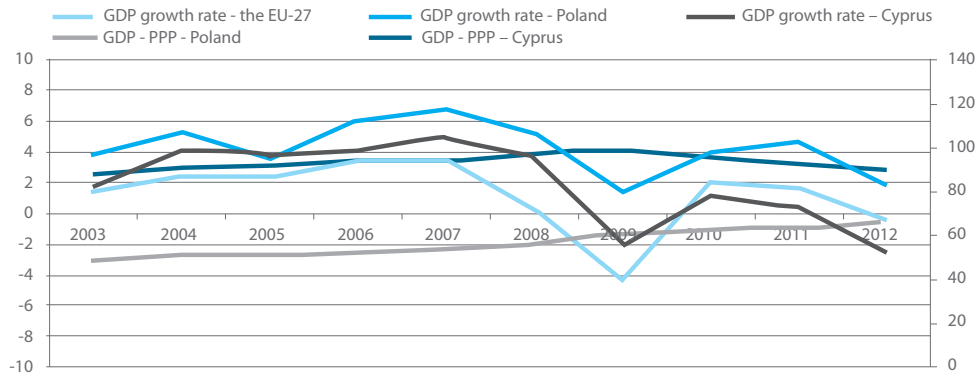
Source: as for Figure 12.1.

Generally, over the next two decades the number of all economic age groups will increase, however this increase is to be uneven. While in the case of people under 20 (5.5%) and those of working age (3.5%) it will be symbolic, whereas in the case of the retirement age it is set to be very high (73%). As a result, the economic dependency ratio will significantly rise, from 57.5 to 71.8 (i.e. by 24.8%), resulting in the need for other than previous look at the issue of costs of demographic aging.

12.2. Socio-economic situation

The beginning of 21st century was a period of rapid increase in GDP in Cyprus, resulting in the rapidly growing purchasing power of the population. A significant change could be observed only recently when, in 2010-2012, GDP grew more slowly than the EU-wide average. The presumption should be that, due to events of March/April 2013 (the collapse of the Cypriot banking sector), the worst phase of the economic situation has just begun.

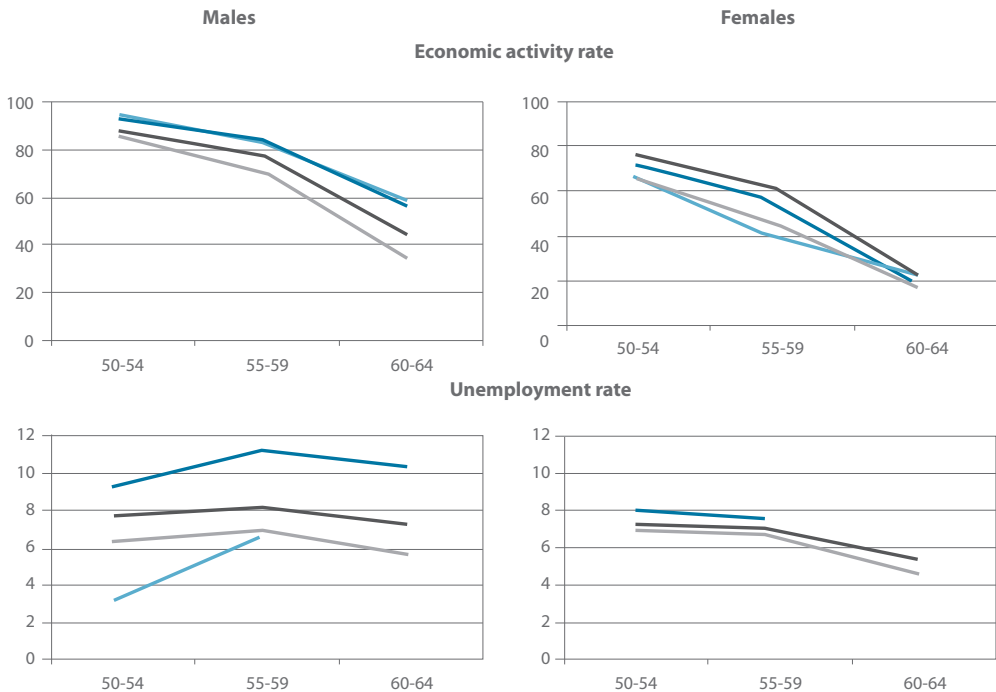
Figure 12.2. Economic growth in Cyprus, Poland and the EU-27(left axis) and GDP value by purchase power (the average for the EU-27=100; right axis) in 2003-2012

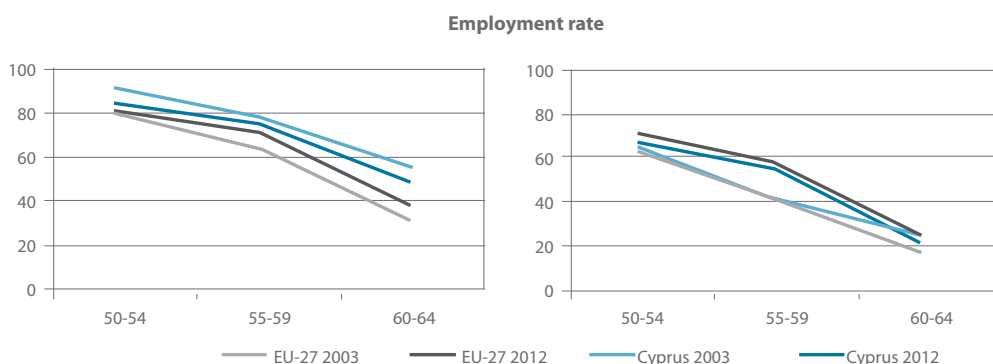


Source: as for Figure 12.1.

Favourable economic situation during most of the period in question translated into the improvement of the situation of people aged 50+ in the labour market. This improvement was primarily a result of an increase in economic activity and employability of women. In the case of men, economic activity and employment rate in 2012 reached the value lower than in 2003 – Figure 12.3.

Figure 12.3. Basic information about diversity in the labour market by age in 2003-2012 in the EU-27 and Cyprus





Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later in this study we will attempt to answer the question to what extent the improvement of the situation of older people in the Cypriot labour market was a result of the activation policy targeting people of pre-old age.

12.3. Pension system

Compulsory social security system in Cyprus applies to all people engaged in paid work as hired workers or self-employed. From 1 April 2009, a contribution for hired workers is 17.9% of their wage subject to compulsory contribution and is divided between an employer, employee and the state in the ratio, respectively, 6.8, 6.8 and 4.3% (for the self-employed contribution rate is 16.9%, of which 12.6% is paid by a person who runs his/her own business, while 4.3% – by the state).

Cypriot pension insurance system dates back to the days when the island was a British colony. Therefore it is based on Beveridge's principle and consists of three pillars. The first, funded by taxes, so-called social pillar is intended for people over 65 who have been living for a qualifying period in Cyprus (at least 20 years after turning 40, or at least 35 years after turning 18), but do not have the right to a pension from other sources. The amount of this pension is about 32% of an average net salary. The second pillar is an occupational compulsory insurance system. There are separate funds for employers of public and private sector within this pillar, based on a contribution paid by an employer, an employee or the state. Voluntary occupational pension schemes constitute the third pillar.

Until 2005 the employees of state services could retire at age 55, and at age 60 there was an obligatory retirement. In 2006 the obligatory retirement age was increased over three consecutive years to 63. The debate over rising the retirement age for all public sector workers went on throughout 2009 when the pension reform was delivered. However, this postulate met with considerable opposition from society, particularly students, who believe that older people should exit from the labour market so that they could find a job after completing their education. The changes were eventually not introduced, after taking into account, *inter alia*, very high unemployment rate among young people (in 2011 – 26.8%).

In the private sector retirement age was 65 and it was not an obligatory age of leaving the labour market. People of this age may work further while receiving pension, but employers at the same time are entitled to dismiss them without cause [Mestheneos, 2007]. Despite postu-

lates to increase retirement age, they were not implemented because of objection from the opposition and the social partners. They agreed only on increasing the number of contributory periods entitling to minimal pension – from 12 to 15 years.

It should be noted that economic incentives making public and private sector workers retire act with different force – due to a different system of financing pension benefits the replacement rate in the case of public sector workers is 80%, while in the case of private sector it is only 45% [Petmesidou, 2010].

Until 2010, contrary to most pension systems of the EU, the Cypriot system was self-sufficient and self-financed, and now a portion of a contribution is financed by the state.

To increase economic activity of older workers, the minimum age of entitlement to early pension was shifted (but the solution itself still exists). Both categories of employers, either in public and private system, can retire earlier if they meet certain conditions which vary depending on employment sector.

By 2005 there was a possibility in the public sector to take early retirement at 55. This age was increased to 58, unless a person on 1 January 2005 was 55 – then they could exercise the right to early retirement on the previously existing terms. However, to extend working time in order to obtain early retirement, a worker must demonstrate a specific period of insurance, which was 28.5 years, but is gradually extended and eventually is set to be 33.25 years.

In private sector one may retire when turns 63. Such a person who receives early pension benefits may continue to work without limitations. Until 2012 there was a provision according to which pension contributions could be paid until 65 years of age, which translated into an increase in target benefit. However contributions were not paid for employees aged 65 and their longer economic activity did not influence an amount of a pension. Recent changes allow for further accumulating funds for pension – up to 68 years of age. Currently for every worked month until reaching 68 years of age a pension will rise by 0.5%.

In 2009, pension contributions increased from 16.6 to 17.9%. So far an employer and an employee paid 6.3% and the state 4%; by the end of 2013 the contributions paid by employers and employees will gradually increase by 0.5 percentage points and by the state – by 0.3%. Contributions will continue to rise gradually until they reach the height of 25.7% in 2039.

Disability pension is paid from at least 156th day of sick leave to those incapable of work who the most probably will be in this state permanently. These people – as one can presume – will not receive remuneration for professional activity they could conduct in normal circumstances, exceeding a third of an amount which a healthy employer receives in the same occupation or occupational category, with the same level of education in the same field (for those aged between 60 and 63 – more than half of that amount). Health problems of people aged 63 or 64 provide a sufficient reason for early retirement.

Additionally, people who turned 65 and are not entitled to a pension or any other similar income from any source and who meet the condition of residence provided for in the Act, can obtain a minimum income from a social pension. The conditions are the same as for obtaining entitlement to a pension from the first pillar:

- legally residing in Cyprus for at least 20 years, from the date on which the applicant turned 40; or
- legally residing in Cyprus for at least 35 years from the day on which an applicant turned 18.

If an applicant is entitled to a pension from other source, lower than a social pension, has the right to receive the difference between these two benefits. The height of the social pen-

sion is the same for all beneficiaries and currently is 332.19 Euros per month. The pension is paid for 13 months.

12.4. Measures to increase the activity of people aged 50+

12.4.1. Documents related to the concept of active aging

In 2006 in Cyprus works on the "Development of policies aimed at extending working life" programme began. However, the programme of achieving the objectives of Europe 2020 strategy, sent to the EU in 2011, did not mention the economic activation of older people – women, low-skilled people and long-term unemployed are enumerated as those in the need of special support. People aged 50+ are mentioned only once in the document on the occasion of naming such an instrument of active labour market policies as subsidized employment [Cyprus..., 2011, 2013]. It is not surprising that the European Commission's assessment of the submitted document highlighted the need to include the effort to increase skills of older workers [EC, 2011].

12.4.2. Measures for the working

A labour market policy involving older people was carried out mainly in 2004-2008, when the economic situation of Cyprus was much more favourable. Since 2008, when the country was affected by the economic crisis, many operations have been discontinued, the explanation of which was the necessity of fiscal retrenchment forced by the difficult economic situation. For this reason changes in, *inter alia*, the rules for granting unemployment benefits were not introduced in recent years. Also, the flexibility of the labour market, part-time work, etc., are less popular in Cyprus than in the European Union. This is a result of the opposition from the social partners, especially trade unions, which see the flexibility as a threat to workers' rights. Therefore, the Cypriot authorities had to base their policy on incentives for employers to employ and for employees – to stay in the labour market as long as possible.

When it comes to the labour market measures, support programmes for employers of older people (50+) are used, identified as those requiring special support. In this case it is possible to obtain funds in the amount of up to EUR 13.000, covering up to 65% of gross salary paid during the first 12 months of employment. Additionally, commuting costs may be also covered. If an older person is disabled, the employment can also be supported through assistance to this group – in this case it is possible to cover 75% of labour costs in the amount of up to EUR 15.000 within the first 24 months of employment, the full costs of travel and grants of up to EUR 5.000 to adapt a workplace to the specific needs of the employee⁴³.

Working people can benefit from training co-financed from the public funds by Human Resource Development Authority. The cost is covered by the compulsory charge on remuneration paid by all private companies from the wage bill of hired workers [CEDEFOP 2012]. Although the training may be conducted by private or public entities, their content and scope must be approved the Board. Age is not a criterion for participation.

⁴³ The information on the website of the Ministry of Labour and Social Insurance of Cyprus: http://www.mlsi.gov.cy/mlsi/dl/dl.nsf/dmlschemes_en/dmlschemes_en?OpenDocument.

12.4.3. Measures for other socio-professional groups

There was only one programme aimed at a special group of older workers in recent years. Since self-employment is very high (in 2010 34.9% of people over 50), it was decided to encourage the continuation of the company even over 63, so at retirement eligibility age. Under this public programme one could receive an amount of 8.700 Euros for the purchase of devices and equipment necessary to continue professional career, however, in this case the support was conditional on meeting income criterion [Mestheneos, 2007].

12.4.4. Measures for the unemployed

People over 60 who do not receive pension under the occupational scheme or a lump sum benefit from savings and loans scheme for employees usually may after 156 days (the period for which according to the Cypriot law unemployment benefit can be granted) receive again unemployment benefit after the expiry of their rights on the same conditions as for sickness benefits.

Those who do not meet insurance conditions entitling to retirement at age 63 are entitled to receive unemployment benefits until retirement age, but in no case after turning 65. Self-employed are not entitled to unemployment benefits.

In 2009-2011 a special programme was implemented in Cyprus thanks to which employers from private sector deciding to employ an unemployed person could get a refund of up to 60% of remuneration of such person up to 7.200 Euros. This subsidy was granted for a maximum of 6 months. The programme was co-financed by the European Social Fund under the Human Capital 2007-2013. It is estimated that thanks to that measure 1.200 unemployed found work. However, the programme did not take into account the age of job applicants.

The unemployed can also benefit from training and courses financed by the aforementioned Board of Human Resources Development, usually co-funded by the ESF. Among the groups particularly affected by the exclusion, privileged to participation in such training, older people were not taken into account [CEDEFOP, 2012], unless they are affected by disability.

Strengthening and modernisation of public employment support services are also the priorities⁴⁴.

12.4.5. Health programs for people aged 50+

In Cyprus there are no special health programmes for people aged 50+.

12.4.6. Age Management in use

The use of age management is not widespread in Cyprus. The study conducted [Age..., 2007] suggests that only few companies implemented special ageing support employment policies⁴⁵. Re-employment opportunities are often not available to retirees. There are no measures aimed at involvement of older people as coaches, and the knowledge and experience they have is not passed on to younger generations. There is no sensitivity to the needs of older people in the workplace and their increased awareness [Christofides, 2012].

⁴⁴ The information was obtained during library query of the project *Equal opportunities for people aged 50+ in the labour market* in Cyprus (April 2013).

⁴⁵ Gathering data on projects of good practices there were many difficulties in finding such companies.

Governmental institutions are the key players in the field of design and provision of training services in Cyprus [*Increasing...*, 2007]. Social dialogue is firmly rooted, industrial relations are based on tripartite cooperation between the social partners, but there is a tendency to negotiate only a general level of salary, not the terms of employment, and to omit such issues as sex, age, training, mobility and stress at work etc. [*Employment...*, 2007].

As a result, despite traditionally strong relations with Great Britain, one of the European leaders in implementation of this approach to management, few companies decide to introduce age management. This is indicated by recurring in the expert studies examples of good practices very often referring to measures implemented many years ago. It could be said that this is a deferred consequence of little interest of their public institutions in problems of older people; because often public institutions to a great extent – through promotion of the problem, and particularly through disseminating the knowledge on the future of the labour market – encourage taking first steps aimed at implementing age management. It can be seen that Cyprus is still on the stage of designing the policy towards older people, and the active ageing policy is at most a desideratum.

12.5. Summary

The analysis carried out in this chapter clearly shows that the issue of active aging is not a priority in Cyprus. This is strange as the Cypriot presidency coincided with the second half of the European Year of Active Ageing and Solidarity between Generations. The actions primarily focus on the impact on the behaviour in the labour market through pension reform, and in a much lesser extent – through active labour market policies.

In the area of our interest the support for older self-employed offered by the Cypriot authorities is noticeable. This support is intended to allow for better equipped workplaces and eventually extend the period of economic activity. Decision-makers responsible for the labour market usually hardly notice a group of self-employed, while measures are needed to enable its representatives to be economically active for a long period.

Chapter 13

National Report – Spain

Justyna Wiktorowicz

13.1. Demographic change

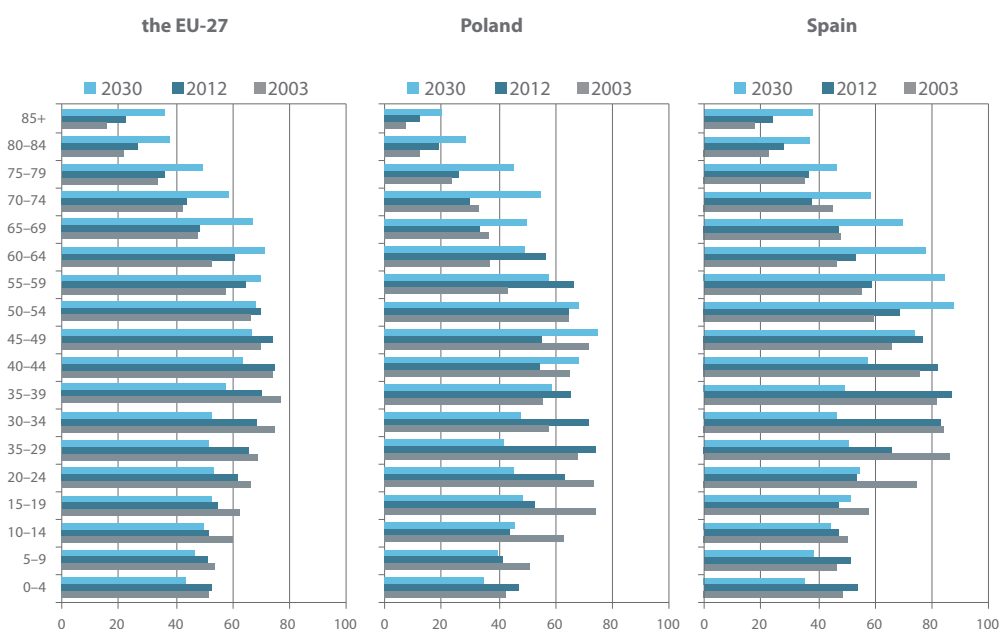
The population of Spain grew continuously over the last two decades. It was mainly due to the influx of immigration, and whereas between 1990 and 2011 the population increased by a total of 8.339 million, population growth was responsible for the increase in the population by 1.337 million, and therefore only for 16%. The reason for this was primarily a very low tendency of the population of the country to have children – low fertility (i.e. below 1.5) has been recorded continuously since 1988, but over the last twenty years, only in 2006 it exceeded 1.4, while the total fertility rate in 1993-2002 was among the lowest low fertility – i.e. not exceeding 1,3.

Life expectancy of the population of Spain is one of the longest in the world, and in terms of healthy life expectancy the country was ranked second on a global scale. In 2011, a male infant was ahead of 78.2 years of life, and a new-born girl – 84.4. In 2001 these figures were 75.6 and 82.9 respectively.

A combination of long-term low fertility and longer life expectancy usually results in very high proportions of older people. In the case of Spain, positive net international migration was a factor slightly improving the age structure. Currently (2011), immigrants represent 12.1% of the population, and the continuous significant inflow has rejuvenating effect on the age structure, substituting low fertility rate.

As a result, the share of people at working age is currently very high in the country (Figure 13.1). In the coming decades – due to the continuing low total fertility rate – rapid aging of the population, including the labour force, is expected.

Figure 13.1. Age structure of the population of the EU-27, Poland and Spain in 2003-2030 (in per mille)



Source: own study based on the data from Eurostat:

[http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database \[demo_pjangroup\]](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database [demo_pjangroup]).

Thanks to the influx of people from the outside of Spain the share of older people – regardless of their definition – remained at a level lower than the EU-27 average (Table 13.1), however, in the coming years the worse situation is set to come.

Table 13.1. Share of older people in the EU-27, Poland and Spain in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Spain	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	33.0	35.4
60+	21.5	23.9	17.0	20.2	21.5	22.7
70+	11.4	13.0	8.7	10.0	12.1	12.7

Source: as for Figure 13.1.

Labour resources are also subject to ageing. The share of people aged 45-64 in the population aged 20-64 increased between 2003 and 2012 from 36 to 41% (the average for the EU-27 increased from 40.6 to 44.1%, while for Poland -from 40.4 to 42.5%). In the group of economically active people in these years the share of people aged 45-64 increased from 28.2 to 36.2% (in the EU-27, from 33.6 to 38.8%, in Poland – from 31.8 to 35.8% respectively). Thus people of working age of immobility constitute a growing portion of labour resources. At the same time the number of people of individual economic age groups and economic dependency ratio is changing (Table 13.2).

Table 13.2. Population by economic age and economic dependency ratio in Spain and in the EU-27 and Poland in the years 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Spain		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	8462234	9205357	9015243
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	26157548	28961246	29534119
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	7043920	8029673	11411795
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	59.3	59.5	69.2

Legend – as for Table 7.2.

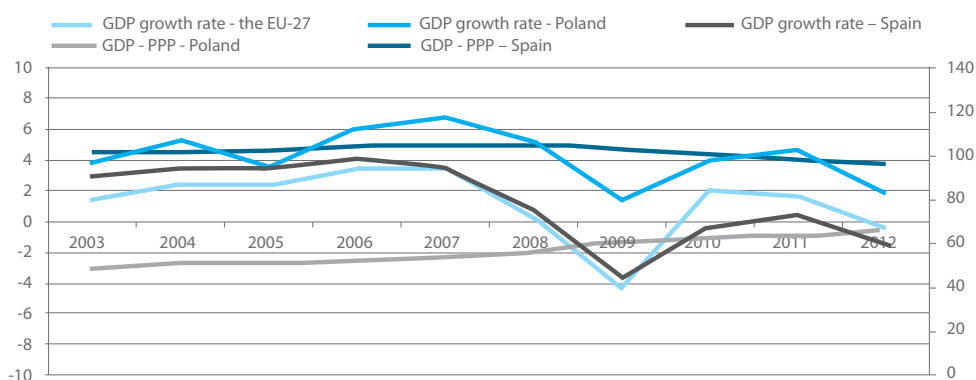
Source: as for Figure 13.1.

Slight changes in the number of population of the pre-working (decrease by 1.7%) and working age (increase by 1.5%) in the period 2011-2030 will be accompanied by a large increase (by 44.9%) of the population of working age, which in turn will lead to an increase in the demographic dependency ratio, from 58.6 to 69.2 people of post working age per 100 people of working age, i.e. by 18.1%.

13.2. Socio-economic situation

In the last decade, the country development was initially slightly faster than the EU average, however the Spanish economy was hit hard by the crisis. Although in 2009 and 2010 a decrease in GDP recorded was not so serious, the economy slowed down, which was reflected in a relative decline in GDP measured in purchasing power parity (Figure 13.2).

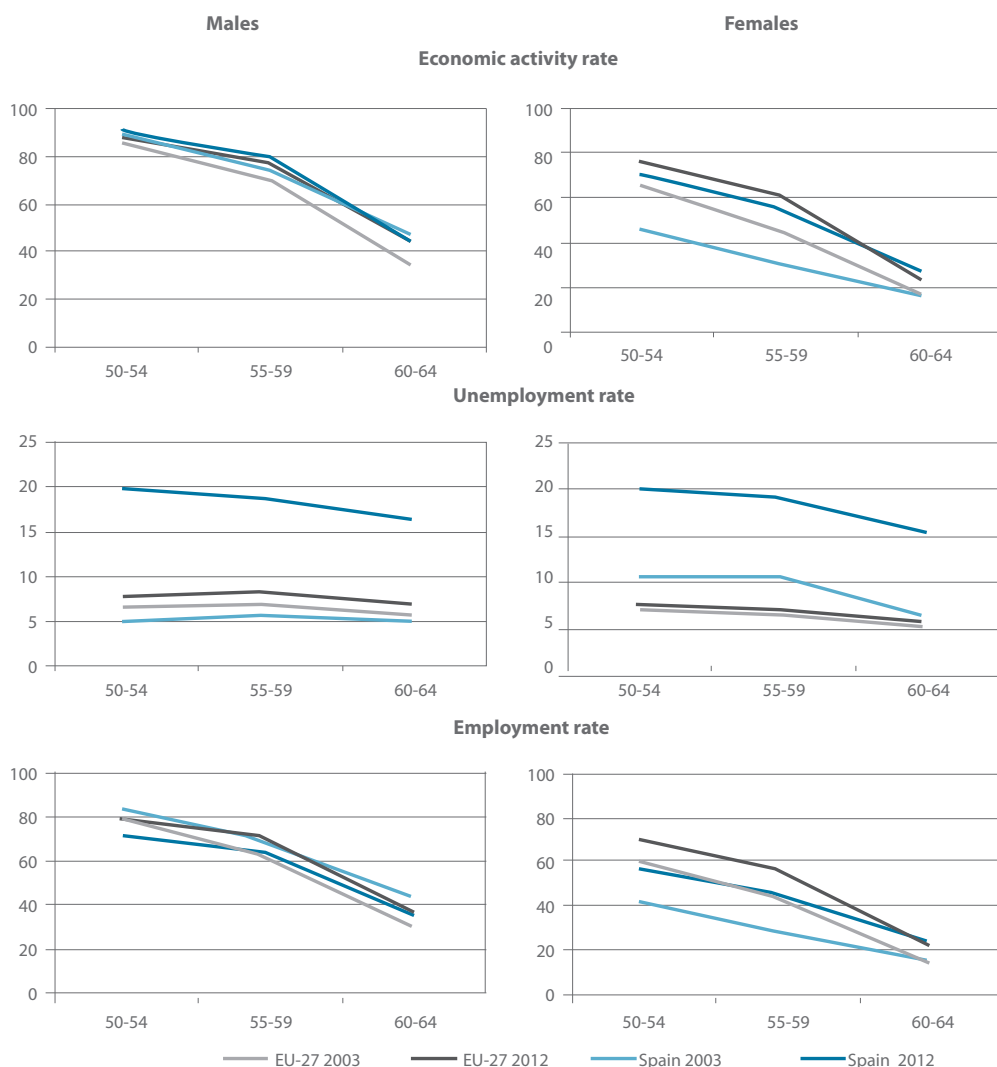
Figure 13.2. Economic growth in the EU-27, Poland and Spain (left axis) and GDP at purchasing power parity (the EU-27 average=100; right axis) in 2003-2012



Source: as for Figure 13.1.

It is easy to guess that the time of the crisis and the decline in GDP is not a good period for the labour market. Nevertheless, comparing the years 2003 and 2011, positive changes relating to people aged 50+ can be seen, especially in the case of women (Figure 13.3).

Figure 13.3. Basic information about diversity in the labour market by age in 2003-2012 in the EU-27 and Spain



Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

The level of economic activity of both sexes has increased, mostly in the age 55-59 group, although the improvement is illusory in the light of the data on unemployment in this age group. However, due to a significant increase in the incidence of unemployment – the unemployment rate for men is three, four times higher in 2012 compared to 2003, and for women

two or three times higher – the course of evolution of employment rates is no longer so clear. While in the case of women the rate significantly increased, in the case of men it is at lower level than at the beginning of the analysed period.

The study showed that activity of men is much higher than that of women and that apart of sex, factors which determine a greater chance of being economically active over 55 were: higher education, self-employment, permanent work during professional career and work in certain sectors of the economy (e.g. financial intermediation) [Eurofound, 2009].

13.3. Pension system

Pension reforms served as the principal instrument for influencing economic activity of older people in Spain.

Generally, now one can retire after 15 years of contributions, however, with such a short period of employment the pension is 50% of the base value. Each year of the next 10 years of service the benefit value increases by 3% of the basis, and each of the next 10 – by 2%. 35 years of service entitles to full pension, provided that one is 65.

Early retirement is possible at 61 for people who are involuntarily unemployed for at least half year and have worked for at least 30 years. People who turned 60 have the right to voluntary early retirement, if they started to pay contributions before 1967. In 2002 the pension reform was delivered, in the result of which the transition from unemployment to retirement before 65 entails reduction in the benefit by 6-7.5% for every year until this age is attained, whereas the voluntary early retirement results in the benefits lower by 8% for each year until age 65 is reached. Retirement at 64 is possible when a vacated position is taken by an unemployed person.

People aged 61 and older, with at least 30 years of service, are allowed to combine full-time work with part retirement – working hours can be reduced by 25-75%; in such a case a portion of working hours has to be taken over by other person, unemployed or employed in the company under the contract for an indefinite time. The amount of the partial pension is calculated in proportion to the reduced working hours. Upon reaching the statutory retirement age, the value of the benefit is calculated again, taking into account the contributions paid in respect of partial employment [OECD, 2011].

On the other hand, employees who decide to extend their professional career obtain benefits increase by 2% for each year worked after the age 65 (or an additional 3% – this applies to employees who are 65 and can demonstrate 40 years of insurance). At the same time, neither they nor employees are obliged to pay social security contributions [Eurofound, 2007]. Postponement of retirement after reaching the statutory retirement age is unlimited in time.

In January 2010 the Spanish Government started debating on increasing the retirement age from 65 to 67 years of age [OECD, 2010]. In February 2011 social partners – representatives of trade unions, employers' organizations, etc. – agreed to take this step [Social..., 2011]. As a result, the change will occur slowly over the period 2013-2027, when the required minimum length of service will be extended from 35 to 37 years⁴⁶, and the amount of the pension will depend on the amount of remuneration for not the last 15 years – as it is now – but for the last 25 years of professional career. However, there will be some exceptions – workers who have

⁴⁶ From 2027 a review of an increase in life expectancy will be made periodically every five years, and retirement age will be increased according to the changes taking place.

worked at least 38.5 years will be eligible for full retirement benefit at 65, women, who had a break in their professional career related to the birth of a child will be allowed to add a portion of this break (but no longer than 9 months for one child, and a total of 2 years) to the length of service (as in the case of maternity leave – up to three years), and people working in special conditions (negative effects of the working environment; hard physical work) will have the opportunity to retire before 67. Early retirement will be possible when a person is 63 (now 61), provided that the number of service years is 33 (now 30), however, the benefit will be lower by 7.5% for each year than a benefit received under normal conditions [Reform..., 2011].

Simultaneously with the above changes, the retirement system has been simplified by integrating two groups of workers into a single one, previously being members of two different types of social security schemes – for agricultural workers and domestic workers, for whom the change brought an increase in social security contributions.

13.4. Measures to increase the activity of people aged 50+

13.4.1. Documents referring to the concept of active aging

Interest in increasing economic activity of older people have been present in the labour market policy of Spain since the conclusion of so called *Toledo Agreement* in 1995 between the Government, employers' organizations and trade unions. The aim of the Agreement was first of all to reform pension and social security schemes, but at the same time much attention was paid to the need to defer the moment of exit of older workers from the labour market. *The Agreement* was renewed in 2003 and it became the leaven of the liberalisation of the labour market.

In the last decade the Spanish authorities undertook steps to influence the level of economic activity – the *National Action Plan for Employment* (Recommendation 5, the increase in labour supply and promotion of active aging) took into consideration the number of such actions in the years 2003-2006 [Kingdom of Spain, 2003]. Among anti-crisis actions implemented over the period 2008-2010 only one was directly addressed to people aged 45 – start up grants for the self-employed. Among several other actions undertaken the vast majority was focused on young people aged up to 30.

In 2011 "General Strategy for the Employment of Older Workers 2012-2014" (*Estrategia Global de Empleo de Trabajadores y Trabajadoras de más edad 2012-2014*, in short *Estrategia 55 y más*) was adopted as a result of an agreement concluded in February 2011 between social partners. It perfectly fits into the frameworks of the concept of active aging. Its main objectives include increasing employment rate and decreasing unemployment rate among older people, assistance in maintaining jobs, improvement of working conditions of that group of people, as well as supporting its reintegration into the labour market⁴⁷. The most important actions which are to be taken to achieve the set objectives are [EEO Review, 2012]:

- 1) promotion of healthy and safe working conditions – a task of the strategy is to assess risks to which specific groups of older people are subject, and to provide information and streamlined methods of improving working conditions;

⁴⁷ It is worth mentioning that during a query carried out in Spain information from a representative of EmpleoSenior was obtained that – as the mentioned organisation learned informally through personal contacts – funds available under the ESF devoted to supporting older people are used for assistance to other categories of stakeholders, especially youth. This is mainly due to re-categorising of means.

- 2) strengthening the internal flexibility of companies – by providing older workers with more flexible forms of work, such as the reduction of working hours, it will be possible to retain them longer in the labour market. In this case a key role is attributed to the age management in enterprises;
- 3) re-adaptation of public employment services to the needs of the older unemployed in order to enhance their employability and create closer links between employment, social services and vocational training methods;
- 4) improving the transfer of professional experience in the field of self-employment between older and younger hired workers and entrepreneurs;
- 5) development of beliefs in enterprises about the value of older workers and fighting against all forms of age discrimination.

These activities are largely related to the achievement of the objectives of the Spanish Strategy on Safety and Health at Work 2007-2012 (*Estrategia Española de Seguridad y Salud en el Trabajo 2007-2012*).

13.4.2. Measures for the working

Currently there are several instruments for supporting older workers. Employers who employ older workers are entitled to special discounts on a portion of social security contributions paid by them, if these workers are employed under the normal terms (full time work, contract for an indefinite period) [EEO Review, 2012]:

- 1) workers aged 59 (under a condition of employment with the company for at least four years) – 40% of the contribution;
- 2) workers aged 60-64 years (with a minimum of five years' service with the same employer) – 50% of the contribution; the discount shall increase by a further 10 percentage points along with an increase in age of an employee by a year;
- 3) employers aged 65 who have paid social security contributions for at least 35 years – 100% of the contribution (the same rule applies to workers aged 65 who after a period of unemployment are re-employed under a contract for an indefinite time);
- 4) for workers aged 55+ employed in the industries most affected by globalisation (production of footwear, toys, furniture) – 50% of the premium.

At the same time in 2010 the amount of severance payment was significantly reduced, first of all due to the narrowed definition of unjustified dismissal of. the amount of severance payment is highly dependent on the length of service, and whether the dismissal was justified or not is another factor which influences its amount – justified dismissal is associated with significantly lower costs (an equivalent of 20 days salary for each year worked) than justified (an equivalent of 45 days). This means lower costs of dismissal of a worker. It should be noted that such a strong link between the lengths of service with the amount of severance pay is a disincentive to employ an older person and leads to treating them as potentially costly [OECD, 2010]. Hence, further attempts to reduce severance pay to an equivalent of 33 days per each year worked are being made, with a maximum amount equal to 2-year salary.

In turn, workers aged 65+ are entitled to large deductions from income (twice the typical write-off, of which an average working person can take advantage – the amounts between 2652 and 4080 Euros, depending on income [OECD, 2011]). In addition, they can use the increased tax-free allowance to which any person aged 65+ is entitled (EUR 918; at age 75 + – EUR 1122) [OECD, 2011].

As far as occupational training is concerned, training-educational activities under the CNCP system (*Catálogo Nacional de Cualificaciones Profesionales*) are developed, combining specific qualifications with competences acquired during the training and defining type of certification of these qualifications. People willing to participate in such activities can apply for a grant of the Ministry of Education, Culture and Sports or exercise their right to a paid leave for 20 hour training per year (these hours can be accumulated from recent years – by 2011 there were three last years, from 2012 there are five). Training organised by the Minister of Employment are free for employers, although employers can bear the costs. An employer must grant an employee who wants to participate in them a special unpaid leave (*Permisos individuales de formación*). The unemployed taking part in this type of training is entitled to a grant to cover the costs of travel, accommodation, etc. These costs are covered by the social security contributions – 0.7% of salary, covered by the employer (0.6%) and employee (0.1%). When the training is organised by an employer, he/she may apply for a refund, but its amount depends on the size of a company (at least 10% own contribution in companies with 10-49 employees and 40% in companies with at least 250 employees; in the case of smaller companies the refund is set on the basis of a lump sum). The refund cannot exceed the percentage, depending on the size of the company, of social security contribution paid in the previous year under the heading "training" [CEDEFOP, 2012].

13.4.3. Measures for other socio-professional groups

Under the Global Strategy for the Employment of Older Workers 2012-2014 measures to promote the transfer of experience between employees of different age groups and entrepreneurs were proposed. Due to the importance attached to the development of self-employment and entrepreneurship of older people, a financial support for the development of these types of employment was provided under the strategy. People engaged in self-employment can apply for a grant to cover the cost of social security contributions.

Self-employed people aged 60+ are also entitled to reduce their social security contributions under normal terms.

13.4.4. Działania na rzecz bezrobotnych

If people aged 45+ do not qualify for an unemployment benefit under the general rules, they can receive a special unemployment benefit (*subsídio por desempleo*), provided they do not maintain a dependent person, and previously received regular benefits (*prestación por desempleo*) for at least 24 months. It can be also paid to people aged 52+ with a minimum period of service but not entitled to it because of their low age. This special benefit is granted for a maximum of 6 months, after which it can be granted again but for not longer than 18 months. However, a person aged 52+ with sufficient years of service to obtain the benefit may receive it until retirement.

Unemployed people aged between 45 and 65 are entitled to active insertion income (*renta activa de inserción*), provided they do not receive unemployment benefits. It is possible to cumulate the benefit with income from part-time work, if the total will not exceed the amount of 75% of minimal income. The benefit is then reduced proportionately. This benefit is by definition paid for a short time, as first and foremost it is intended to provide livelihood to those actively seeking job and actively using services offered by public employment services; after 45 days of receiving the benefit it is necessary to organise a meeting devoted to the develop-

ment of a customised job search support programme⁴⁸. The maximum duration of this benefit is eleven months.

Income for activity and special unemployment benefits are paid in an amount equal to 80% of a minimum salary IPREM (*Indicador Público de Renta de Efectos Múltiples*), which in 2010 translated into a benefit amount of EUR 17.75 per day, i.e. EUR 532.51 per month.

Companies which recruit long-term unemployed aged 45+ employing them for an indefinite time are entitled to a benefit of EUR 1300 per year (or EUR 1500 for women in those sectors of the economy in which they are under-represented). In addition, companies that employ older workers with disabilities can get public help in the amount of EURO 5700 per year (6300 EUR in the case of serious disability) [EEO Review, 2012].

Companies employing new workers aged over 52 under full-time contract for an indefinite period who were previously unemployed are entitled to a 50% reduction of social security contributions. In this case a newly hired employee shall be entitled to receive unemployment benefits and may, during the period for which the contract was concluded, receive an allowance equal to 50% of that benefit.

Since 2011, people aged 55+ unemployed for at least one year are entitled to obtain it in the public sector for a specified period, equal to a maximum of one year. It is to increase employability through facilitating transition to a regular employment under market conditions after the end of this type of work.

Entities operating in industries exposed to high international competition (footwear, furniture, toy industry) are entitled to receive financial support for employing workers aged 45+, with the amount of aid increasing with the age of new recruits.

Delivery of the *Act on the Promotion of the Independence of Individuals* (39/2006 Law) in 2006 was an important measure as regards increasing economic activity, especially of women, designed to improve the access to care for the oldest people. If the local and regional authorities are not able to provide care for dependent persons, people with disabilities acquired the right to special cash benefits to pay the caregiver. Until the beginning of January 2012, 171.7 people (93% of which were women) were covered with the social security scheme, i.e., they obtained employment in this way with paid social security contributions. It is worth mentioning that 56% of caregivers are over 51, while 22% – at least 60. As a result, as many as 9% of employed women aged 60+ worked on these terms [González Gago, Segales, 2012].

13.4.5. Health programmes for people aged 50+

Spanish Strategy on Safety and Health at Work 2007-2012 (*Estrategia Española de Seguridad y Salud en el Trabajo 2007-2012*) did not mention among its objectives the elderly or older workers as a distinct group, limiting itself to recommending age as a factor differentiating the needs and capabilities. Hence, there is no information on specific programmes targeting people aged 50+.

⁴⁸ Absolutely critical from the point of view of support opportunities for people approaching old age is the assessment, of, *inter alia*, career counselling, as groups of special treatment (youth, women, the disabled, immigrants) do not explicitly include category of older workers [Plant, López-Sánchez, 2011].

13.4.6. Age Management in use

Although the Spanish Government's objective is to increase activity of older people (in concept – up to 70 years old), relatively few measures are undertaken in the field of age management support and its facilitation for both companies and individuals. In fact, there are no nationwide actions to disseminate age management among employers. Entrepreneurs are to be motivated primarily by financial incentives associated with employing new older employees or keeping in work those who will reach retirement age in several years [Eurofound, 2012].

13.5. Summary

Although the Spanish Government has been formally taking steps in recent years to support older people in the labour market, and even a strategy in this regard is being prepared, the practice is that the youngest people are more important target group. Action Plan for 2013 of Public Employment Services [<http://www.sepe.es/>] in its 6 priorities does not mention explicitly the elderly, however, we may suspect that the issues associated with them are partly "hidden" in the priorities relating to people with disabilities and "other groups affected by the lack of employment."

Activities directly linked to pension system are basic factors influencing economic activity – reforms of the requirements for obtaining benefits, and financial incentives relating to the payment of social security contributions. It is reasonable to differentiate the latter incentives depending on the period that separates workers from obtaining full pension rights, and the integration of strong incentives to continue working even after meeting the criterion of retirement age.

Another activity – which, in the Spanish realities resulted in an increase in employment of older women – was the introduction of benefits for infirm people to cover the cost of hiring care. Implementation of such a programme in Poland could – even to a small extent – mean the opportunity for the caregivers to leave the informal sector, following the example of Spain, and give women aged 50, 60 taking care of their parents an opportunity to gain income from which social security contribution is paid.

Generally, although in recent years thinking in terms of active aging at the level of strategic documents could be observed, due to the labour market priorities – readiness to support people starting their professional career – this concept cannot be considered as applied in practice by the Spanish authorities.

Chapter 14

National Report – Italy

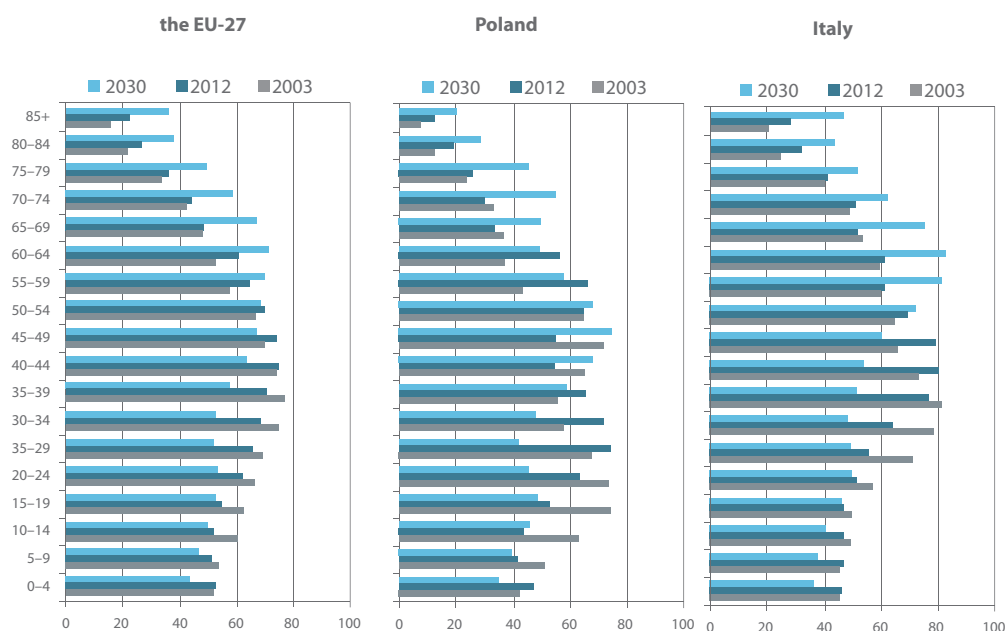
Izabela Kołodziejczyk-Olczak

14.1. Demographic change

Over the last two decades the population of Italy was slowly growing (an increase by 10%), however it was only due to the influx of people from outside the country. Low fertility, since 1977 at the level not ensuring demographic renewal, since 1984 adopting a value below 1.5, is responsible for a negative population growth in 1999-2011 (except 2004). Immigration causes that currently people of foreign origin represent 7.5% of the total population, with the most numerous collectives of Romanians, Albanians and Moroccans.

High and rising life expectancy rate – between 1989 and 2011, life expectancy for men increased from 73.5 to 79.2 years, and women 80.2 to 84.5 years – with long-term low fertility leads to rapid changes in the age structure, which places Italy among the communities with the highest percentage of seniors in the modern world. As a result, both today and in the future, in terms of advancement of the aging population, the country differs and will differ significantly from the average for the EU-27 and Poland (Figure 14.1). The share of very old people aged at least 80 will be significantly high in the future.

Figure 14.1. Age structure of the EU-27, Poland and Italy in the years 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

[http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database \[demo_pjangroup\]](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database [demo_pjangroup]).

As a result, there is decidedly higher share of older people and people approaching old age than the average in the EU-27 and Poland, which reflects several decades of very low propensity to have children and low mortality level (Table 14.1).

Table 14.1. Share of older people in the EU-27, Poland and Italy in the years 2003-2012 (as % of total population)

Age	the EU-27		Poland		Italy	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	37.6	40.0
60+	21.5	23.9	17.0	20.2	25.0	26.8
70+	11.4	13.0	8.7	10.0	13.6	15.4

Source: as for Figure 14.1.

Also labour resources are subject to ageing. The share of people aged 45-64 in the population of people aged 20-64 increased between 2003 and 2012 from 40.6 to 45.3% (the average for the EU-27 grew from 40.6 to 44.1%, while for Poland – from 40.4 to 42.5%). In turn, the share of people aged 45-64 in the group of people economically active in the concerned years increased from 31.5 to 40% (in the EU-27 from 33.6 to 38.8% respectively, and in the case of Poland – from 31.8 to 35.8%). People of working age of immobility account for increasing portion of labour resources, and the pace of the changes is faster in Italy than in other countries

analysed in this study. At the same time the number of people from individual economic age groups and economic dependency ratio is changing (Table 14.2).

Table 14.2. Population by economic age and economic dependency ratio in Italy and in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^o	2003	2012	2030 ^o	2003	2012	2030 ^o
	the EU-27			Poland			Italy		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	11040524	11434281	11157222
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	35379217	36830371	36902079
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	10901329	12556044	16431988
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	62.0	65.1	74.8

Legend - as for Table 7.2.

Source: as for Figure 14.1.

In the next two decades, thanks to the assumed continued influx of immigration, the situation, in principle, will be stabilized when it comes to the number of people of pre-working (a decrease by 2.5%) and working age (an increase by 0.1%). However, the rapid increase in the number of older people (about 30.9%) will result in a substantial increase in the already high value of current economic dependency ratio: from 65.1 to 74.8, i.e. an increase of 14.9%.

14.2. Socio-economic situation

In the past decade, GDP growth in Italy was generally lower than the average in the EU-27, which translated into a decline in both the ratio of GDP and GDP measured in purchasing power to the EU average. In particular, the crisis of recent years was very painful for Italy, leading to a fall in GDP in 2009 by 5.5% and in 2012 – by 2.4% (Figure 14.2).

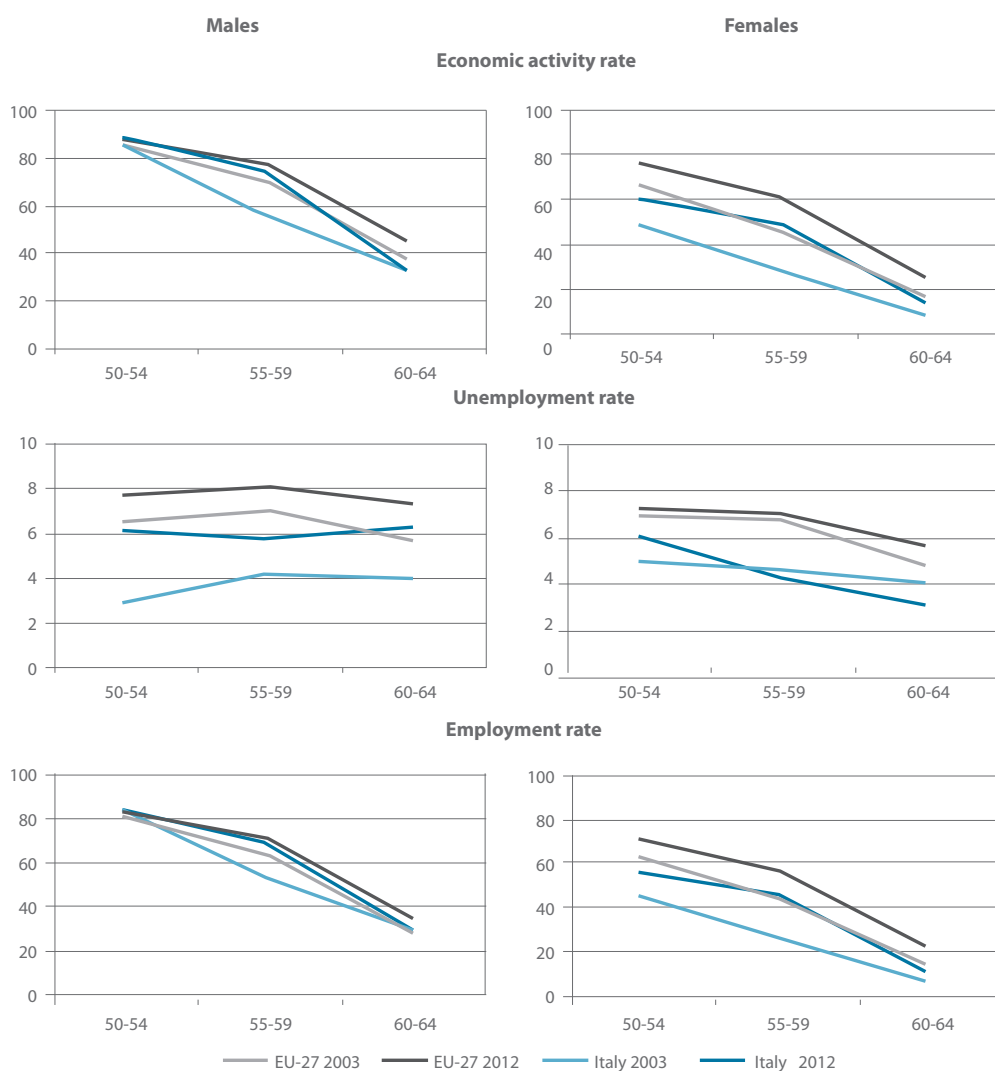
Figure 14.2. Economic growth in Italy, Poland and the EU-27 (left axis) and GDP by purchasing power parity (average for the EU-27 = 100, right axis) in 2003-2012



Source: as for Figure 14.1.

Difficult economic situation in recent years was reflected in the situation in labour market, although the results were not uniform, different for different groups of the population (Figure 14.3). Although generally unemployment rate grew, the situation of older people in the Italian labour market became more favourable than the younger population. Positive changes especially related to women and people aged 55-59, where a significant increase in economic activity and employment rates occurred in the analysed period. At the same time, due to the bad economic situation of the country, an increase in the unemployment rate for men could be seen (this applies particularly to those at the beginning of the sixth decade of life), although the unemployment rate of women in the foreground of old age is still lower than the level in 2003.

Figure 14.3. Basic information about diversity in the labour market by age in 2003-2012 the EU-27 and in Italy



Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

The remaining part of this chapter will present the most important solutions adopted by the Italian Government aimed at influencing economic activity of people aged 50+.

14.3. Pension system

Pension reforms were priorities as early as in 1990. The most important changes which took place then were – named after the names of prime ministers of governments delivering the reforms – the Amato reform (1992) and the Dini reform (1995).

The main objective of the Amato reform was to reduce public expenditure on pension system and to introduce a uniform system for all occupational groups. It resulted, inter alia, in increasing retirement age from 55 to 60 and men for 60 to 65, however it should be noted that – pursuant to the rules of acquired rights – the increase in age was to be applied only to those starting their working careers. On the other hand, the Dini reform introduced the world's first system with a defined contribution, as a result of which an amount of the future pension was strictly based on individual economic activity. Also third pillar of individual pension saving was introduced.

In 2011 another pension reform was carried out, of which the most important consequences from the point of view of the subject of this study include gradual extension and flexibility of retirement age. The age will be increased by degrees until it reaches – as simulations indicate – about 70 for both sexes in 2050. Increasing retirement age as automatic adapting it to the changes in life expectancy will be conducted initially every five years, and from 2019 – every two years.

Since 1 January 2012 retirement age was 66 years for all men, regardless of whether they are employees or self-employed, and for the women working in the public sector. Women employed in private sector acquire retirement entitlement at age 62, while self-employed women – at age 63.5. After gradual changes in the next years, beginning from 2018, retirement age of 66 years will also apply to women working in the private sector.

An amount of a benefit received between 62 and 70 years of age will vary, subject to adjustments to the actuarial calculation; it will stabilize only at the age of 70 years.

At the same time in 2011 criteria for early pension eligibility were changed, extending obligatory contribution period. Currently it is 42 years and 1 month for men and 41 and 1 month for women (from 2014 this threshold will be higher by two months for both sexes). Employers who will take advantage from this measure before 62 and who will have 2 years missing for early pension eligibility receive a benefit reduced by 1% for each year and by 2% for each year above 2 first years. There is still a possibility to obtain pension benefit upon the proof of 35 years of contributions, however pension eligibility age has been increased from 62 to 65. People aged 63 with fewer years of seniority – i.e. at least 20 years of contribution – will be eligible to retire, provided that a pension benefit based on an amount of contribution is at least 2.8 times the social pension.

Simultaneously, the privileges of working groups were limited and the pension system was unified. In the previous systems there were many occupational groups that benefited from a pension based on earnings from previous years of economic activity or were entitled to retire before the general retirement age – some of this groups lost their privileges and will be entitled to benefits on the same terms as the others.

These changes should be considered as a continuation of previously implemented solutions encouraging to longer economic activity, as for example, the possibility to combine a pension with income from work introduced in 2008.

Under the influence of the crisis, other amendments were introduced, such as freezing of pension indexation exceeding the value of five times the minimum pension in the period 2012-2013, the introduction in August 2011 – December 2014 special surtax on the highest pensions (5% on the annual income of more than EUR 90.000, 10% on income above EUR 150.000) [Ministerio ..., 2011].

14.4. Measures to increase the activity of people aged 50+

14.4.1. Documents referring to the concept of active aging

So far the concept of acting ageing has not established itself in the government documentary in Italy [European Employment Observatory, 2012]. The first comprehensive document is the "National Work Programme for active, lively and dignified aging in a supportive society", developed by the Department of Family Policy of the Italian Prime Minister's Office in 2011 in preparation for the European Year for Active Ageing and Solidarity between Generations [Presidenza..., 2011]. The document refers only to the Madrid Action Plan and UN documents, not mentioning – apart from the studies of diagnostic nature carried out by ISFOL (National Institute for the Development of Education Workers) – any official findings.

This Programme was prepared, unfortunately, only for 2012, remaining in close connection with the European Year and contained very vague statements regarding areas of life which are important from the point of view of active aging, but not the specific examples of actions. The most important areas are: employment and working conditions, participation in society and promotion of a healthy and independent life.

Although in the Report on the progress of implementation of the Madrid Action Plan of 2011, prepared for the UN, there is information that the National Strategy on Ageing is being prepared [Ministero..., 2011, p 5], such a document was not made public by the Italian Government by the end of the first quarter of 2013. There are however regional strategies, but it refers only to a few regions (Emilia Romagna, Trento, Liguria).

14.4.2. Measures for the working

Programmes for the activation in the labour market in Italy rarely target the elderly. There is a problem of a clear definition of an older person in the labour market, because both "50 years and older" and "55-64" are used. However, several measures have been introduced in recent years which are evaluated as having a major impact on the behaviour of older labour market participants, although they are not designed solely for the purpose of this category. The objective of the reforms is to increase employment rate by making labour market more flexible.

Chronologically, Act on Employment Promotion of 1997 (Legge 196/97) was the first, under which more flexible employment opportunities were introduced, *inter alia*, with solutions such as temporary employment and the promotion of education. Although initially the Act was aimed mainly at young people, long-term unemployed or women, from 2000 it also covered older workers.

Biagy Act of 2003 was a continuation of the path set in 1997, supporting private and public temporary work agencies. At that time such forms of employment contracts were introduced as temporary work and on-call job. What is important, people over 50 were recognised as people in more difficult legal and economic situation. Therefore a special type of a contract was developed, relating to "location in the labour market" (*Contratto di inserimento lavorativo* – CIL). The aim was also to find re-employment by older unemployed people under individual paths. In turn, companies were encouraged to employ older workers through economic incentives and ensuring greater opportunities to sign "intermittent" contracts (*contratti intermittenti*). As a result of the reforms, a gradual growth of employment of older people under temporary contracts (from 3.9 to 6.2%) could be seen. It should be noted that younger people are more often employed under temporary contracts – in the years 1995-2010 percentage of people aged 25-49 employed under this form grew from 6.1 to 11%.

The aforementioned recognition of the situation of people aged 50+ in the labour market as unfavourable meant an access for them to personalised services of labour market institutions. However, unemployment among young people and in the south of the country is regarded as a decidedly more serious problem. The result of it is the focus on young people which is reflected in the fact that almost in every case the start of a professional career by a person aged up to 24 years is subsidised by the state, while starting work by a person aged 50+ is subsidised in 1 of 7 cases [Rymkevitch, Villosio, 2008].

In 2003 also legal measures were implemented allowing for more flexible approach to the employment relationship, with youth up to 24 years old (including retirees) listed alongside people aged 55+ as a target group. On-call job (*Contratto di lavoro intermittente o contratto di lavoro a chiamata*), is such a solution, performed on a regular basis or with long breaks. In such a case – apart from the remuneration for the work performed – a special allowance for the willingness to work is applied, amounting to 20% of the basic rate for persons engaged in the kind of work [INVITALIA, 2010]. Another instrument implemented is the "mobility allowance" (*Indennità di Mobilità*) paid to workers dismissed from the company, which for technical or production reasons cannot afford to continue to employ a person, after a period, the length of which depends on the amount of severance pay. In this case, return of the employee to the same company means exempting him/her from paying the appropriate contribution. Also other employers who employed workers aged over 50 with a period of at least 35 year- contribution receiving the "mobility allowance" paid lower social security contributions. Employee however must then accept a lower salary than that obtained in previous work by at least 20% [OECD, 2012]. The grant can only be paid until the worker attains the age requirement or length of service required for retirement benefits. These employees may also be employed under contracts-apprenticeships for training and re-integration into the labour market. Under this option, the employer received half the employee's mobility allowance for a period of 24 months.

In 2010, the possibility of co-financing of social security contributions paid by employers of workers aged 50+ with entitlement to unemployment benefits was introduced [Ministerio..., 2011].

Another example is an "access to employment contracts" (*Contratto di inserimento*), in the case of which people aged 50+ (or younger, unemployed for at least 2 years) may apply for funding for training before taking a job specified and guaranteed by the employer.

The Budget Act of 2007 (Legge 296/2007) has introduced a solution that was called "inter-generational solidarity agreement". It allows a worker who turned 55 to change a full-time em-

ployment contract for a part-time contract. At the same time, with the reduced number of hours of employment of older people an employee under 25 years of age (or under 30 years of age in the case of university graduates) should be recruited, so that instead of one person employed for a full-time there are two employees working part-time.

June 28, 2012 Act No. 92 was passed (Legge 92/2012, *Disposizioni in materia di Riforma del mercato del lavoro in una prospettiva di crescita*) aimed at improving the situation on the labour market by:

- limitation of abuse of contract defined as flexible, concluded often instead of the employment contract;
- flexible possibility of dismissing an employee for economic reasons;
- improvement of the unemployment benefit system.

One of the new instruments is known as apprenticeship contract, signed for at least six months, offering an employer additional benefits. To reduce the replacement of older, experienced – and therefore more expensive – workers with young and cheaper ones, one can employ apprentices – a ratio of 3 qualified workers to 2 trainees.

At the same time the period of employment of an employee under fixed-term contracts has been reduced to a maximum of 36 months. Permanent employment for a temporary employee means saving about 1.4% of labour costs by an employer.

Deleting Article 18 of Workers' Bill of Rights, which refers to the obligation to prove the need to release an employee protected by labour laws (14 categories of people in a particular situation in the labour market [Employment ..., 2012]) was to result in more flexible labour market. This measure was meant to protect against discrimination, it turned out, however, that courts interpreting this provision virtually eliminated the possibility of dismissal of workers under contracts of employment. As a result, entrepreneurs were afraid of hiring new people.

An important issue is the problem of age discrimination. Although it is forbidden, still in 60-70% of job offers a maximum age of preferred workers is 35-40, and this boundary can be found even in advertisements for work in the Italian Parliament [Richardson, 2012].

14.4.3. Measures for other socio-professional groups

In 2004 a special programme for disadvantaged groups, into which people aged 50+ were included, was implemented by the Italian Government. 2-year edition of *Programma d'Azione per il Re-Impiego di lavoratori Svantaggiati* (PARI) started in the years 2005, 2007, 2009 [http://www.lavoro.gov.it/Lavoro/md/AreaLavoro/AmmortizzatoriSociali/Incentivazione_Reinserimento/PARIProgrammaAzionireimpiegolavoratorisvantaggiati.htm].

The main core of this programme is the opportunity to receive a special allowance by those who do not obtain any salary-based income (including indirect income, such as unemployment benefits); it is supported by measures such as career counselling and training, retraining, job-search assistance or assistance in starting own business. The idea to integrate the participant into a labour market is based on an attempt to search such employers at the local level who are interested in employing workers with a special training adapted to their needs. The three editions of this programme were attended by the total of 14 900 people, 6000 of which were 50+ [UN, 2011].

Lifelong learning is financed by a mandatory contribution, in the amount of 0.3% of the wage fund, which is paid by an employer. Lifelong learning is organised in Italy on three levels:

(i) the public – based on the laws of continuing education (236/1993 and 53/2000), (ii) the training funded by the European Social Fund, and (iii) the training financed by the social partners. Funds are passed in accordance with relevant algorithm to national institutes for adult education and regional authorities. The public system is for employees whose companies will cover at least 20% of training cost, as well as the unemployed participating in "socially useful" tasks. Act No. 53 of 2000 also introduced the possibility to take advantage of training leave for employees working for at least 5 years in the same company.

The ESF also plays an important role – thanks to its funds 1.5 million people were trained in 2000-2007. One of the programmes carried out in 2009-2012 under the ESF was a measure for income and skills support of employees affected by the economic crisis. The activities were directed to employees of companies whose economic situation continued to deteriorate – and therefore at risk of losing their jobs, and to those who had already been unemployed. The aim was to keep those people in employment or re-introduce them into the labour market. Some of the offered measures targeted older workers – guaranteeing them co-financing of re-employment contracts. Under the programme in 2010 joint, multi-sectorial education fund was created (*Fondimpresa*), addressed to companies more willing to finance training of older workers (at least 20% of those directed to the training had to be 54+), offering rewards to employers [OECD, 2012].

An innovative measure was introduced under the Law No 388 (*Disposizioni per la formazione Budget and annuale e pluriennale dello Stato*) in 2000. Inter-professional fund intended for further training of employees (*Fondi paritetici interprofessionali per la formazione continua*) was created, supported by employers' organisations and trade unions [European..., 2012].

Although many measures in Italy there is still a low percentage of those continuing their education and improving their skills in the labour market. The situation of older people is particularly unfavourable. Statistics from recent years show that the number of people using formal or informal training is much higher in the age group 25-54, in which the figure is 7.2% – and in the age group 55-74, it is only 1.9%.

14.4.4. Measures for the unemployed

Public employment services operate through regional employment centres (CPI), whose task is to provide help in finding work at the local level. Decentralisation existing in Italy means the geographical diversification of labour market services, including the market for older unemployed. For example, in the north-west Italy more than 95% of centres offered special, non-obligatory programmes targeted at people over 50 helping in finding a job, while in the south it was only 30.4% and 15.4% in the islands. CPI had a monopoly until 2002 when it was possible to carry out private employment agency (*Agenzia per il lavoro*).

Generally, unemployment benefit is paid for 8 months, and to people aged 50+ – for 12 months, in the amount of 60% of the last salary (but no more than 1080 Euro) and first 6 months of paying the benefit, 50% in 7th and 8th months, and in the amount of 40% in the next ones. In 2012, in response to prolonging periods of unemployment during the crisis, new unemployment benefit – ASPI (*Assicurazione Sociale per l'impiego*) was introduced, paid to people who lost their job regardless of their will (for 12 months to those under 55 years of age and for 18 – to the older). The benefit is equal to $\frac{3}{4}$ of the last salary but to a certain limit: in 2013 it is a maximum of EUR 1180 per month. As in the case of "normal" benefit, people

who in the past two years paid social security contributions for at least 52 weeks are eligible to it, regardless of the form of employment.

The activities on the central level are not extensive, and the policy of activating older people is primarily conducted on the local level. One of the initiatives taken by the Ministry of Labour and Social Policy of Italy on the local level was collaboration with the Public Employment Services *Italia Lavoro* and the social partners (*FederManager* and *ManagerItalia*). The purpose of this activity was the reintegration of 1000 unemployed, senior managers. Companies that chose to employ a person under the project received public funds / grants in the form of special bonds. But it was a one-time action.

14.4.5. Health programmes for people aged 50+

The population of older Italians, and those approaching old age, significantly less frequent than the total population of the EU-27 declares serious health problems or explains leaving labour market with such problems.

However, in 2008 "The consolidated law on health and safety at work" (Legge 81/2008) was introduced. According to it, employers – diversifying working conditions, i.e. adopting them to specific individuals – apart from sex, have to take into account their age. As a result specific guidelines on onerous nature of work (noise, physical effort, etc.) were developed, taking into account age as a variable differentiating the ability to perform a job [*Social Projects ...*, 2012]. In this case the age – referred to as "older" or as 50+ – appears in the points concerning: (i) the need to ensure a sufficiently low noise levels, (ii) the need to direct employees on x-rays every two years (in other cases: every five years), (iii) the need to take into account the burden on the backbone at work that involves carrying weights. The mentioned Act also introduced compulsory training on health of the elderly for those responsible for safety at work.

14.4.6. Age Management in use

Age management in Italy is not widespread practice. Although in the project base prepared in the framework of this project several measures undertaken by Italian companies in this area were identified, they still apply to a minority of entrepreneurs – they become popular especially among owners of large companies. Furthermore, measures for age management promotion are left to regions; therefore, there are large differences between them, reflecting the level of economic development and, indirectly, the time horizon typical for actions and strategies carried out in a given region [ISFOL, 2012].

The phenomenon of succession in family businesses is a specific activity in the age management observed by S. Gabriele and M. Raitano [Carillo, *La trasmissione...*, as well as <http://www.ediesseonline.it/riviste/rps/il-merito-talento-impegno-caso/la-trasmissione-intergenerazionale-de>]. Parents who run a company and intend to pass on the management to the younger generation, opt for the comprehensive education of their successors. In agriculture, a key success factor is to transfer tacit knowledge (implicit) and intangible competencies which are built for years and which often can be communicated only among members of the same family [<http://agrimarcheuropa.univpm.it/content/la-trasmissioneintergenerazionale-nelle-aziende-agricole>].

14.5. Summary

The overview indicates that measures implemented in Italy do not constitute one, coherent system. Findings of the comparative work conducted several years ago by ActiveAge [2008] are still valid, indicating that the policy pursued in the country is at best the policy towards people of pre-old age, as evidenced by the following facts:

- there is little interest in problems of "mature employers", regardless of the definition of the term;
- public authorities are conducting measures mainly for dependent seniors, with problems with independence, marginalizing the problems of people of pre-old age.
- initiatives for social participation and inclusion are rare and fragmentary;
- adult education is underdeveloped, and above all, there are no clearly defined strategic objectives of such activities.

In search for good practice, introduction of compulsory allowance for training of employees – as in Italy – can be considered, "recovered" by companies through participation of workers in training financed by public authorities, but a way of spending these funds would have to be more clearly focused on achieving strategic goals. A notable measure is the introduction of a legal obligation to take account of age of employed people by entrepreneurs as a factor which determines adapting the working environment to the specific needs of the workers.

Group 4 Central European young democracy

Chapter 15

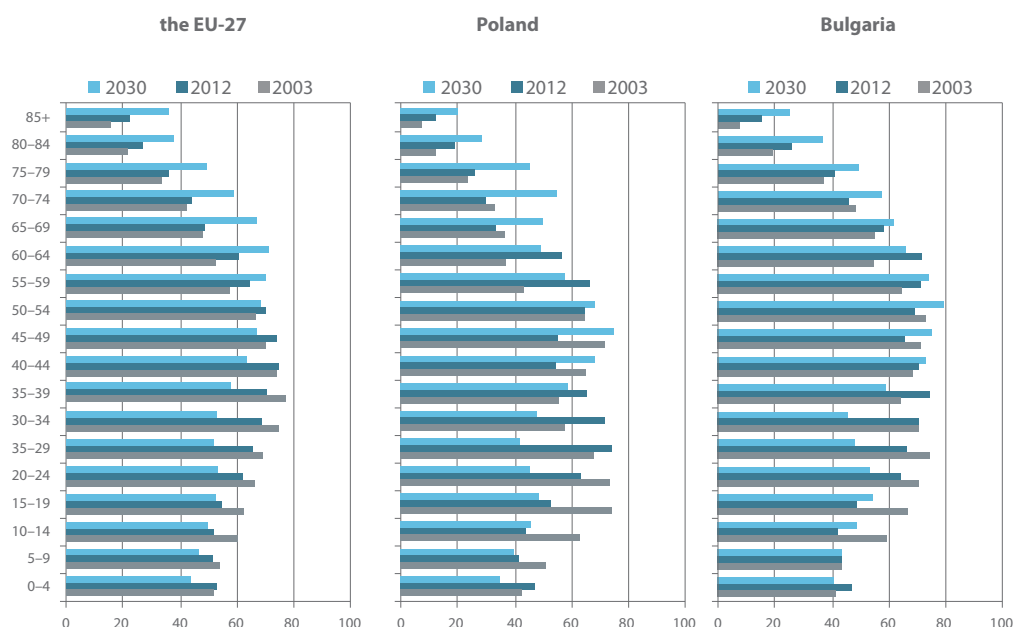
National Report – Bulgaria

Piotr Szukalski

15.1. Demographic change

The last two decades witnessed adverse demographic changes in Bulgaria. After the exodus of people of Turkish origin in the late 1980s and 1990s, the process of migration to European countries took place, accelerating especially after the accession to the EU. As a result, the population, which in 1989 reached a maximum (8986.9 thousand people), continued to decline, amounting in 2012 to only 7327.2 thousand (a record EU-wide drop by 18%). Although since 1990 there has been constantly negative population growth (effect observed over nearly two decades of extremely low, less than 1.5, the fertility rate while maintaining a relatively low mortality – life expectancy in 2011 was 70.4 years for men and 77.1 for women), the demographic change has been affected more by migrations. A rapid aging of the population is the result, and the trend is set to further accelerate in the coming decades (Figure 15.1). This process in Bulgaria is today even more advanced than the EU-27 average, as well as in Poland, and in the coming decades Bulgaria is to be one of the Community countries with the fastest growth rate in the percentage of the elderly.

Figure 15.1. Age structure of population EU-27, Poland and Bulgaria in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjangroup].

The above-mentioned growth rate of the elderly is the clearest manifestation of the population aging. Regardless of how we define a group of the elderly, in Bulgaria there is not only an increase in its share in the total population but also its higher number than the total in the EU and Poland (Table 15.1).

Table 15.1. Share of the elderly in the total population of the EU-27, Poland and Bulgaria in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Bulgaria	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	36.4	40.2
60+	21.5	23.9	17.0	20.2	22.5	26.1
70+	11.4	13.0	8.7	10.0	11.4	12.9

Source: as for Figure 15.1.

The aging process also applies to potential and actual labour resources. For example, the share of people aged 45-64 in the total number of people aged 20-64 between 2003 and 2012 increased from 43 to 44.4% (the average for the EU-27 grew from 40.6 to 44.1%, and in Poland – from 40.4 to 42.5%). The share of people aged 45-64 in the economically active population in the same period increased from 36.9 to 40.3% (in the EU-27, respectively, from 33.6 to 38.8%). Thus, those who are at the working age of immobility are a growing part of the labour force.

The changes occurring will be accompanied by significant change in population by economic age and economic dependency ratio (Table 15.2).

Table 15.2. Population by economic age and economic dependency ratio in Bulgaria and in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Bulgaria		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	1672716	1337999	1238726
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	4836824	4608146	3772511
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	1336301	1381079	1600083
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	62.2	59.0	75.2

Legend – as for Table 7.2.

Source: as for Figure 15.1.

Between 2012 and 2030 a decrease in number of people at pre-working and working age is expected – by 7.4 and 18.1% respectively, which is to result in a rapid growth of economic dependency ratio, from 59 people at non-working age per 100 working age people to 75.2, i.e. by 27.5%.

15.2. Socio-economic situation

Over the past several years gross domestic product has grown steadily in Bulgaria, both in absolute and relative terms. Although – apart from a period of the economic crisis in recent years – Bulgarian economic growth rate was higher than the EU average, it led only to a slow growth of very low value of GDP at purchasing power parity (Figure 15.2). As a result, in 2012, the value of the purchasing power accounted for only 47% of the EU average – virtually unchanged from 2008.

Figure 15.2. Economic growth in Bulgaria, Poland and the EU-27 and value of GDP by purchasing power parity (average for the EU-27 = 100) in 2003-2012

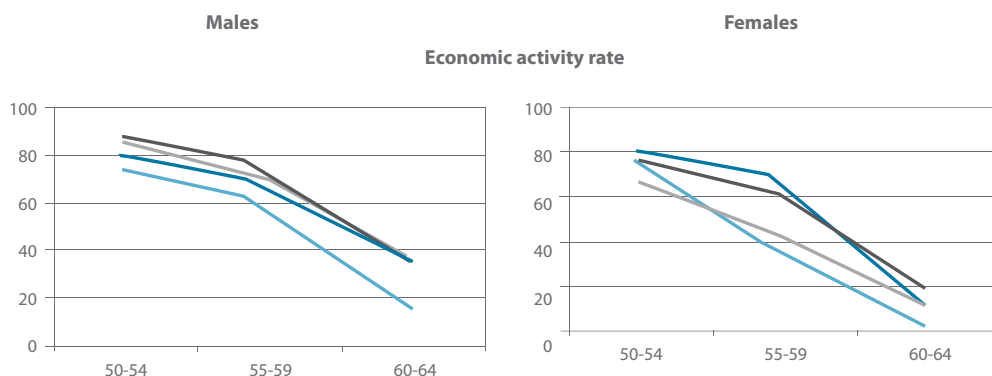


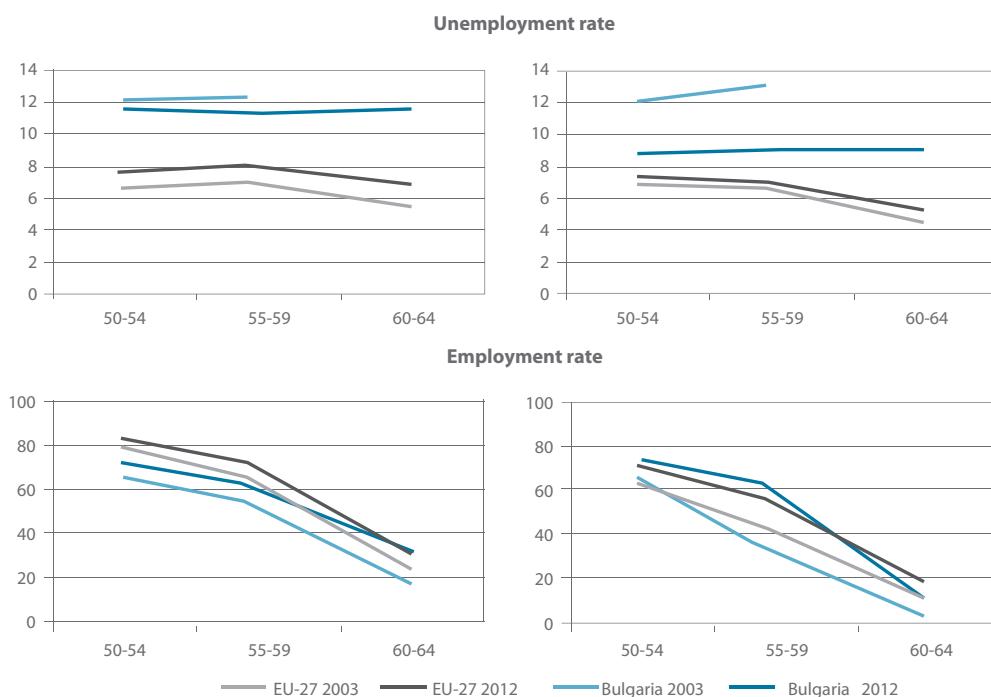
Source: as for Figure 15.1.

A positive economic growth occurring in 2003-2008 resulted in slow improvement of the situation on the labour market, allowing for a reduction in the unemployment rate from 17.4% in 2002 to 5.8 in 2008. Economic perturbations in recent years led to an increase in the unemployment rate to 12.5% in December 2012.

In the past decade the situation of older people in the labour market clearly improved – both economic activity and employment rates increased, and the unemployment rate is significantly lower (Figure 15.3). The improvement decidedly applied to women, in the case of which the positive changes were more visible. It is worth noting that the increase in economic activity and employability in the years 2003-2012 was observed only among those over 35 years of age; thus the overall importance of older workers for the Bulgarian economy increased.

Figure 15.3. Basic information about diversity in the labor market by age in 2003-2012 in the EU-27 and Bulgaria





Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later in this Report we will try to answer the question to what extent the improvement of the situation of the elderly in the Bulgarian labour market policy stemmed from the policy aimed at activating people approaching old age.

15.3. Pension system

Employee pension fund is an important factor influencing the level of economic activity of older workers [Gancheva, 2011]. In Bulgaria, the current occupational pension system⁴⁹ is the result of the reforms implemented in 1998-1999 transforming a PAYG system into a mixed pay-as-you-go and capital-based system. As a result of it the retirement age was increased from 60 to 63 years for men and from 55 to 60 for women. These changes were introduced by degrees, between 2000 and 2005 in the case of men, and in the years 2000-2009 in the case of women. To qualify for a state pension, the sum of the person's age and the number of years of participation in the pension scheme must be at least 100 for men and 94 for women. Thus, for people retiring at minimal age it is 37 years of service for men and 34 for women, respectively. In 2012 a process of extending a minimal length of service by 4 months on an annual basis until reaching 40 years of contributory service for men and 37 for women has started. Those who do not meet the requirements are eligible to receive state pension at the age 65,

⁴⁹ 76% of the total working population is covered with the system, the rest are those who receive benefits under different conditions, mainly farmers.

paid from the first pillar, provided they can prove at least 15 years of service, or to receive social pension which is available to people over 65 whose income is no higher than the guaranteed minimum income, set annually by the Minister of Labour and Social Policy.

People belonging to three groups are eligible for **early retirement**: 1) employees of so called first and second categories of the labour market (i.e. those employed in hazardous occupations or requiring physical strength); 2) uniformed services; 3) teachers. Workers from the two categories of the labour market currently may (until 2014) to early retire after working at least 10 years in arduous conditions resulting from performing the above professions, if the sum of their age and length of service is 100 (men) or 94 years (women). People working in hazardous/dangerous conditions may retire at the age of 52 (men) and 47 years (women), and in terms of their length of service, a following converter for the period of work in dangerous conditions is used: 3 years of work are equal to 5 years of contributory service (the service is thus extended by 6%). The minimal retirement age for people performing occupations requiring considerable physical effort is 57 and 52 respectively, and the converter increases length of service by 25%. Those employed in uniformed services receive pension from a special fund after 25 years of service, 2/3 of which in the police or the army, but retirement is not dependent on reaching a certain age. For teachers a special Teachers' Pension Fund was established, from which they receive a pension after 30 (men) or 25 (women) years of service in the profession. In this case the minimal pension eligibility age is lower by three years than the common retirement age (since 2012 this age is rising in parallel with the standard retirement age). However early retirement results in a 0.2% reduction in a benefit per each month missing to achieve normal age.

Under the influence of the economic crisis, the Bulgarian Government, being aware of the demographic changes, began in 2009-2010 debate on the reform of the pension system, whose main aspects are⁵⁰:

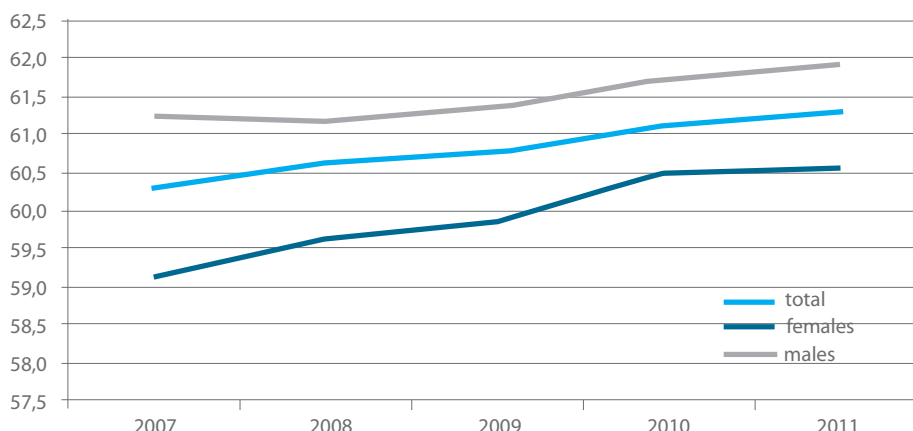
- 1) Raising of social security contribution from 16 to 17.6% from 2011;
- 2) The change of a payer of early retirement benefits for people from the first and second labour market categories from the first to the second pillar from January 2015;
- 3) Increasing the retirement age by six months per year until 65 years of age for men and 63 for women from 2021⁵¹;
- 4) Abolishment of a ceiling on newly granted pensions paid from the first pillar from January 2014;
- 5) Limitation of the duration of sickness benefit paid by an employer up to 1 day from 2012.

As a result of the reforms implemented the actual retirement age increased (Figure 15.4), although at the same time it was accompanied by a small reduction in the average length of service.

⁵⁰ In the opinion of the interviewed employees of the Economic Institute of the Bulgarian Academy of Sciences during the query in Sofia, the main objective of the reform was not to increase the economic activity of older people, but first of all to reduce the imbalance of public finances, from which 40-50% of funds were allocated for payment of pension before the reform.

⁵¹ Leaving the retirement age at the current level would mean that the estimated life expectancy after retirement (and therefore the expected period of receiving a pension) in 2009, amounting to 14.72 years for men and 20.75 years for women, in 2060 would be, respectively, 22.2 and 28.1 years [Ganchev, 2011, p 80].

Figure 15.4. Changes in the average retirement age in Bulgaria in 2007-2011



Source: the data from National Social Security Institute; <http://www.nssi.bg/aboutbg/st/statistic/153-index2011/557-omppdoo>.

Increasing the effective retirement age is largely a result of low pensions, which do not provide incentives to retire, and slow tightening of the benefits availability policy. Partly it is a result of low earnings, especially in the private sector, in which in 2009 28% of the employed officially received remuneration equal to the minimum wage. The minimum pension is 55% of the minimum wage and the social pension – 50% of the poverty line. In 2010-2012 there were no indexation of pension benefits, as result of which the minimum (BGN 136.08) and the maximum amount of pension benefit (BGN 700) administratively set in 2009 are used to this day. A net replacement rate in 2011 was 57.2% which forces many people – in the case of low-income employment and the loss of a substantial part thereof after retirement – to stay in the labour market as long as possible⁵².

In the case of inability to work due to health problems Bulgarian law provides for the possibility of obtaining a pension, which is calculated in two ways⁵³:

- if health problems are work-related, the insurance period is determined – depending on the degree of injury and the ability to work – at 30, 35 or 40 years;

⁵² During the query the employers of the Institute of Economics of the Bulgarian Academy of Sciences pointed out that people who have reached retirement age and receive benefits are still present in the labour market, often performing the previous occupation or filling gaps in the labour market. For example, retired teachers are highly valued by high-earning parents whose children due to the lack of places do not attend public kindergartens; they perform this way a role of a nanny, and also of a private tutor. Retired nurses are another professional group massively returning into a labour market, who find employment in their previous job. In the case of many occupations performed in public institutions - especially working in continuous operation - a way to pay for overtime and holidays to ordinary workers would lead to the need to pay them high hourly rates. Retired employees of these institutions and companies are used as cheaper substitutes, allowing normal operation. This is because these individuals are employed on temporary civil contracts which in the case of pensioners do not result in charging remuneration with surcharges for social security contributions.

Also former police officers retiring usually at the age 45 are highly employed in security companies, which in recent years greatly expanded by employing 2-3% of the total workforce.

⁵³ Receiving a pension for incapacity for work is considered to be very easy by scientists investigated during the query, and there are numerous groups benefiting from such sources of income in addition to income from work. Taxi drivers may serve as an example, the majority of which are pensioners.

- if the problems are not a consequence of work, length of service necessary to calculate the value of the benefit is the sum of the contribution period (i.e., the actual period of employment) and the extra period, i.e. the difference between the age of a person with health problems and the age of entitlement to a pension; in this case the special converter is introduced, slightly decreasing the amount of benefit in relation to the pension for incapacity for work resulting from health problems related to work.

Disability pension is granted relatively late as the average age of people receiving such a benefit in 2011 was 51.6 years.

In turn, a **survivor's pension** is granted in the case of the death of a family member who was its breadwinner, whereas the pension granted for one person is 50% of the benefit of the deceased (however it cannot be lower than 75% of the minimum retirement pension – 75% for two people, and 100% – for three or more).

Bulgarian legislation allows for an unlimited accumulation of earnings and pensions. People working receiving pension benefit at the same time may choose whether they want to pay pension insurance or health insurance contributions (Art. 4, 6 of the Social Security Code). Additional contributions slightly influence the amount of pension benefit, therefore they are rarely paid. As result costs of employing such workers are lower than workers who have not reached retirement age yet, and thus can be more competitive in the labour market. However, due to the potential intergenerational conflicts which could arise from the above solution, demands to repeal this regulation are being Reported [Observatory, 2012].

15.4. Measures to increase the activity of people aged 50+

15.4.1. Documents referring to the concept of active aging

Increasing awareness of the demographic problems, and especially the ageing of the population, led to the development in 2006 of *National Demographic Strategy*, updated in 2010 and 2012 indicating the current objectives up to 2030 [*National Demographic Strategy...*, 2006; *План за мониторинг...*, 2012]. One of the elements of the *Strategy* are measures related to the promotion of active ageing. The main objectives in this respect are:

- retaining and developing the labour potential as a key component of the human resources;
- encouraging to lifelong learning and promotion of new forms of professional training;
- promotion of flexible forms of employment for older workers in a way that does not spark conflicts between generations,
- counteracting the negative attitudes of employers to older workers and raising awareness of the benefits of longer use of the experience of these workers,
- encouraging voluntary involvement of older people in society.

The document which complements this strategy is the *National Concept for Active Ageing* [*Национална концепция...*, 2012], developed for the years 2012-2030. Works on it began after the adoption by the EU of a resolution establishing the year 2012 as the European Year for Active Ageing and Solidarity between Generations. The concept was finally approved by the Bulgarian Government in October 2012. Its development was preceded by the study of economic, health, social condition of the elderly carried out in 2010. The concept, also consistent with the *National Employment Strategy* is focused, however, despite its name, not so much on the active

ageing, but on maintaining activity of people aged 50 and older⁵⁴. As a result, a particular emphasis has been on the promotion of healthy lifestyles, improving health, and the improvement and diversification of social services for the elderly, and because of the priority given to the family in the care of seniors as a condition for improving support of older people, measures to reconcile work and family life by family members of seniors have been identified.

Some measures for older workers aged 55-64 are undertaken in the framework of the *Operational Programme Human Capital 2007-2013*. First of all, the aim is to involve those people as mentors of newly employed people to those jobs. Other activities include part-time work, flexible working hours, to which partial co-financing of remunerations is to encourage. Under the OP HC there is also a voucher system for financing training in digital technologies and learning languages for people aged 50+ [Mladenov, 2012].

In this case it is difficult to speak about system measures aimed at older workers. Such measures were undertaken indirectly mainly through the reform of the pension system.

15.4.2. Measures for the working

In 2008 the *National Programme for Employment* was introduced, which main objectives are the dissemination of flexible forms of employment and the improvement of the situation of the unemployed in the labour market. The programme is addressed to all age groups, but Bulgaria is struggling primarily with high unemployment among the youth. The study of employers shows that flexible forms of employment are not applicable to older workers. They are not used at the time of retiring. Flexible employment forms should facilitate the "transition" of an employee from the full-time employment to retirement through part-time work. If older workers are covered with flexible forms of employment it is most probably because they are applied to all workers.

Bulgaria compared to other EU countries is characterised with low percentage of people participating in the lifelong learning process. This kind of education is provided in the frameworks of: 1) *Vocational Training Strategy – 2005-2010*, 2) *Employment Strategy – 2008-2015*, 3) *Operational Programme Human Capital 2007-2013*. Those three programmes made up the National Lifelong Learning Strategy for 2008-2013 approved by the Bulgarian Government in October 2008 [Nelfema, 2008]. Its aim is to support the training leading to the upgrading of skills and qualifications in the formal education offered by universities, private training companies and non-profit organizations, and in the non-formal education. Thanks to that strategy exchange and acquisition of new experiences in an international environment (visit studies in other countries, training abroad) will be possible. The strategy does not target solely people of older working age group but also younger people; according to the concept of lifelong learning, the education should take place throughout their working lives, not only to some point.

⁵⁴ Operational objectives of the *Concept* provide a complete information on this: 1) Providing conditions for the active life of the elderly, 2) Ensuring the financial stability of the pension system, the conditions for active and live a decent life in retirement and reducing poverty among pensioners, 3) Ensuring access to health services and the extension of healthy life for older people, 4) Providing conditions for access to lifelong learning, widening training offer and retraining opportunities for older people to improve their mobility in the labour market, 5) Development and modernisation of long-term care and ensuring access to social services; the development of "silver economy"; 6) Development of voluntary service for older people; 7) Overcoming negative stereotypes and building a positive image of older people.

Attractiveness of older people in the labour market is a derivative of their resources acquired during their working lives. Within the framework of so called voucher system, introduced by the Ministry of Labour and Social Policy, adults, regardless of age, can learn new skills and marketable work skills. National Employment Agency under the system carries out three programmes financed by Operational Programme Human Capital: *Development*, *Adaptability* and *I can*, which aim to facilitate the access to lifelong learning. It is assumed that a total of 109 000 adults will benefit from these programmes.

To enable the employment of people of retirement age who have not acquired full pension rights, as early as in 2002 a programme "Support for retirement" was introduced. Within its framework the Government covered employers' costs of wages payment for older workers (the equivalent of statutory minimum wage), together with the mandatory charges on health and social insurance calculated from the amount in the period of employment from 3 to 60 months. The employer paid the remainder of the salaries and other labour costs in proportion to the amount of remuneration paid. In 2003 780 people benefited from the programme, and in 2004 the number of participants increased in 2944. Currently the programme "Support for retirement" is dedicated to people aged 50-64 who in the next 12 months would acquire pension entitlement or early retirement entitlement. The employer receives support for the period no longer than 6 months. Within the period, every employer receives funds from the state budget for contributions paid by the employer for health insurance fund and social security. Additionally, one can receive a subsidy of training allowing the employee to obtain qualifications matching the employer's needs in an amount not greater than 300 levas (1 Euro = 1.9558 levas). The employer in return undertake to employ the person for at least 12 months and will ensure that for the creation of such job no other people have been dismissed for the last 3 months. As a result the employer may safely work until teaching pension eligibility age. However the programme is participated by relatively few people – In 2011 only 127 monthly (an average); they received a total support of 536 thousand levas.

Generally the number of people aged 50+ who use the services of the *National Employment Agency* is increasing; in 2011 a total of 37 954 people were covered with the active forms of labour market policy, which is an increase by 5042 people, i.e. by 15.3% compared to the previous year. The increase was mainly due to the more than 66% grow of the number of participants of programmes co-financed by the OP Human Capital. The resources listed in the *Act on Promotion of Employment* for the employment of the unemployed aged 50+ were used by an average of 518 people a month, and per year – 844 different people who have received support in the amount of 895.5 thousand levas.

A special form of policies to increase economic activity of the elderly is the admissibility of their release in the last few years before retirement. In Bulgaria, the collective agreements prohibit the dismissal of an employee a year before the statutory retirement age if they are the sole breadwinners of the family. Moreover, a dismissal of a person who within three next years will reach retirement age requires a note in writing issued at least three months prior to the planned release. However, because of the length-of-service increment (amounting to 0.6% of salary for each year of service), which is a heavy burden for employers; often it is cheaper to dismiss an older worker and save by employing a younger one.

In this case an important instrument is the compensation paid by employers for early retirement. The compensation from definition is higher than severance payment under the *Labour Code*. The dismissed employer who in less than a year will be eligible to retire will receive a "retirement package" in the form of pre-retirement severance pay in the amount of 2-6 of

salaries (depending on the length of service), in addition to the 3rd salary if the collective labour agreement provides for such a possibility. Then the dismissed employee is directed to a Labour Office which pays unemployment benefit for 11 months in the case of collective dismissals (in other case the benefit is paid for only 4 months). If the employee has 10 years of service in the company, he/she additionally receives – depending on seniority – up to 5½ of salary (i.e. a total of 14½ of salary) for early retirement.

Most of Bulgarian employers prefer a different model of dealing with older workers. Those employees who will retire in no later than 3 years go to the Labour Office for an annual unemployment benefit, than benefit from "Support for retirement" programme which allows for re-employment in the same company. This is more a policy for people at certain stage of life than an ageing process policy.

15.4.3. Measures for other socio-professional groups

One of the programmes carried out in Bulgaria aimed at older people categories was the *Overcoming the poverty* programme whose objective was to reduce an unemployment level among people aged 55+ in the poorest communities [Samoń, 2012]. Its aim was to promote employment through reading courses, vocational trainings, wage subsidies and the promotion of self-employment. Illiterate unemployed and people with no qualifications were the target group of the programme. The project created the opportunity for employment in agriculture, tourism sector, ecology, manufacturing and institutions providing social care. Employers who employed a worker from the target group for at least 6 months could apply for a subsidy of wages and social security contributions, to a maximum of 12 months. In addition, local authorities could provide land and other infrastructure needed for the project implementation.

15.4.4. Measures for the unemployed

According to Bulgarian law rules, people over 5 are one of the priority groups in the labour market, which also includes the long-term unemployed, young people without work experience, education and occupation, people with low education level or no qualifications and education, people with disabilities.

Bulgarian legislation provides for special benefits for older unemployed [Uścińska, 2011]. They are for men who turned 60 and 6 months and for women who turned 57 and 6 months. The condition for applying for the benefit in question is the exhaustion of the period of entitlement to the unemployment benefit and the length-of service criterion which must be shorter by at least 60 months shorter than the length of service for pension eligibility. People whose period of entitlement to the benefit has expired still are unemployed and are registered as seeking work, may apply for the benefit.

People of retirement age and pre-retirement age are eligible to register as job-seekers. People belonging to the second group may participate in training and activation courses; this right does not apply to the first group [Observatory, 2012]. This restriction is justified by the striving to maintain the stability of public finance.

Under the *Employment Strategy* the "Active instrument of the labour market" programme is conducted which aim is the professional reintegration of the unemployed. A special measure targeting people aged 50 and over with at most secondary education is carried out. In this case for a period no longer than 6 months a subsidy of salary from budget resources in the

amount of 270 (01.01.2012 – 30.04.2012) or 290 levas (from 01.05.2012 to the end of 2012) or a subsidy up to the minimum wage is provided. In addition, remuneration for the holiday, as well as pension or health insurance contributions are subsidized. In this case an employer must commit to create a new job for an unemployed person (which cannot be by dismissing an employee) for a period of at least 12 months.

In order to combat poverty and exclusion two programmes are also implemented: "Back to work" and "Coming out of poverty", addressed to people who are in a special situation in the labour market living in the poorest municipalities in the country, including the unemployed women over the age of 50 years and unemployed men aged over 55. The project offered the designated beneficiaries training, from reading courses to professional training tailored to the needs of the participants, and a subsidy of the direct and indirect labour costs (social security and health insurance contributions). Both programmes were developed by the Ministry of Labour and Social Policy and implemented by employment agencies.

The implementation of the "Back to Work" programme also helped older people in an indirect way. This measure was to enable young mothers to return to work after a childbirth. In this case a mother may be granted a government support for hiring a babysitter. The babysitter may be only a person previously registered as a job-seeker. Often a child's grandmother resigns from work and after registering as unemployed can look after her own grandchild, receiving remuneration from public funds. Such a solution, however, is used only in the case of very large differences in incomes of mothers and grandmothers, when a mother after the return to work can be offered a very high salary.

15.4.5. Health programmes for people aged 50+

Currently there are no special, nationwide programmes of healthcare aimed at people aged 50+ in Bulgaria. What is more, geriatrics is poorly developed, as exemplified by the lack of medical standards for that medical specialty.

15.4.6. Age Management in use

Other problem faced by the Bulgarian Government is low entrepreneurs' awareness of problems which can occur in the labour market as a result of the ageing of labour resources. In 2006, the University of National and World Economy carried out a survey in order to diagnose whether employers are aware of the aging of the labour force and they prevent the premature retirement of their employees. The survey was largely conducted among the human resources department employees and directors of companies, and it concerned the employment rate of people aged 50-64. Among people aged 20-40 asked about the advantages of older workers the following responses predominated [Eurofound, 2007]:

- high loyalty of older workers (63%),
- accumulated experience (56%),
- performing a role of a mentor and a professor of a less experienced or newly employed workers (50%),
- sense of work ethic (50%),
- extensive network of contacts with customers (50%).

However, in practice, the awareness of the value of older workers is not widespread, and at the same time – as shown a meeting with representatives of the Association of Employers and

Industrialists conducted within the query – age management is neither applied in practice nor incorporated into the curriculum of 'human resource management' courses at the Bulgarian higher education institutions.

15.5. Summary

As shown in the above review of the policy towards people aged 45+ in Bulgaria, it is difficult to speak today about a consistent, comprehensive system in this country. Its beginning are still being formed, and the previous special programmes aimed at older workers were more focused on enabling the workers to reach the statutory retirement age than on maximally extending professional careers.

An interesting example of an indirect impact on the unemployment rate among older people is the "Back to Work" programme allowing some seniors to look after their grandchildren for public funds. This is the most interesting programme carried out in Bulgaria for the age group in question.

Chapter 16

National Report – the Czech Republic

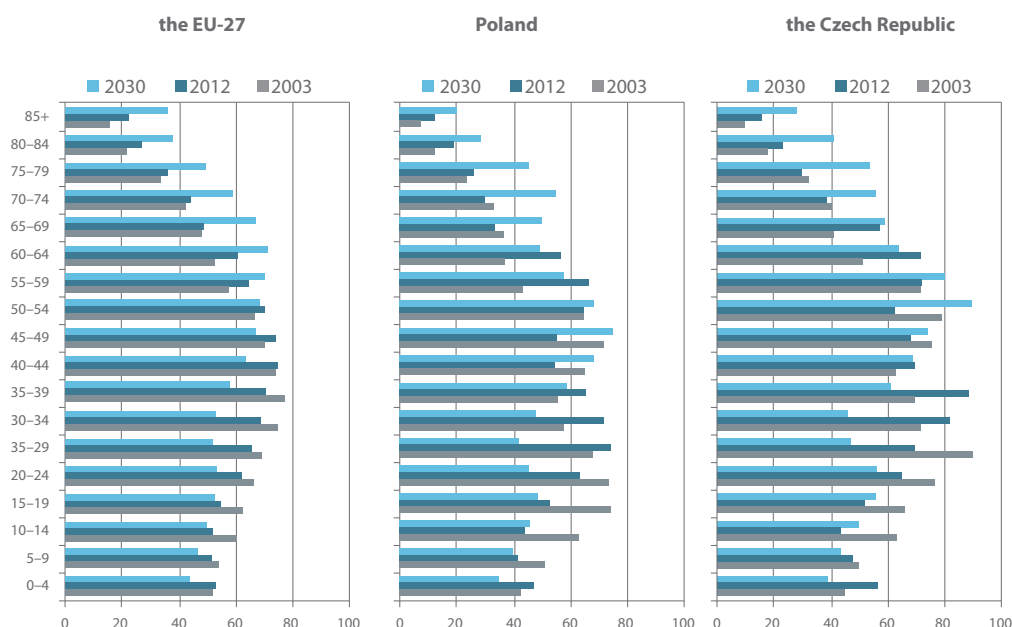
Piotr Szukalski

16.1. Demographic change

The last two decades were the period of multidirectional changes in the sphere of the Czech demographics. The sustained low fertility rate – since 1994 the theoretical fertility rate has not exceeded 1.5 – was a main reason of a negative population growth in 1994-2005. A slight increase in fertility and cohort factor (less numerous cohorts born during the economic crisis of the 30s and World War II reaching old age, and fewer deaths as a result) are responsible for a slight positive natural growth since 2006. The population however is not decreasing due to the influx of European (mainly Ukrainians) and non-European people (Vietnamese, representing 0.3% of the population, according to the census of 2011). In the past decade, the positive net international migration was 300 thousand people.

Under the pressure of historical factors (World War II) and a sharp decrease in the propensity to have children at the turn of the twentieth and twenty-first century. Under the influence (in 1996-2003 fertility rate remained at a level below 1.2) the Czech population is rapidly aging (Figure 16.1). This phenomenon increases the significant extending of life over the past two decades – the life expectancy at age 0 was extended between 1990 and 2011 from 67.6 to 73.7 years for men and from 75.4 to 80.5 years for women.

Figure 16.1. Age structure of the EU-27, Poland and the Czech Republic in 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjangroup].

The fullest manifestation of the aging population is a long-term increase in the percentage of elderly population – Figure 16.1. In this case, we are dealing not only with the increase in its share, but also a higher level compared to the Poland, although slightly lower than for the all EU countries (Table 16.1).

Table 16.1. Share of older people in the EU-27, Poland and the Czech Republic in the years 2003-2012 (as % of total population)

Age	the EU-27		Poland		the Czech Republic	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	33.8	36.6
60+	21.5	23.9	17.0	20.2	18.9	23.3
70+	11.4	13.0	8.7	10.0	9.8	10.5

Source: as for Figure 16.1.

High level of aging indicators occurs in the case of potential and actual labour resources. For example, the proportion of people aged 45-64 in the total number of persons aged 20-64 between 2003 and 2012 fell from 42.8 to 42.3% (average for the EU-27 increased from 40.6 to 44, 1%, while in Poland – from 40.4 to 42.5%). The share of people aged 45-64 in the total active population in that period was very stable, raising to a half percentage point and in 2012 reach-

ing a level of 38.7% (the rate in the EU-27 increased, respectively, from 33.6 to 38.8%, while in Poland – from 31.8 to 35.8%).

The change expected in the future will be accompanied by a significant increase in the number of elderly population and the economic dependency ratio (Table 16.2).

Table 16.2. Population by economic age and economic dependency ratio in the Czech Republic and in the EU-27 and Poland in the years 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			the Czech Republic		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	2255048	2082346	2110470
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	6530259	6721663	6346238
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	1417962	1701436	2383271
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	56.2	56.3	70.8

Legends - as for Tab. 7.2.

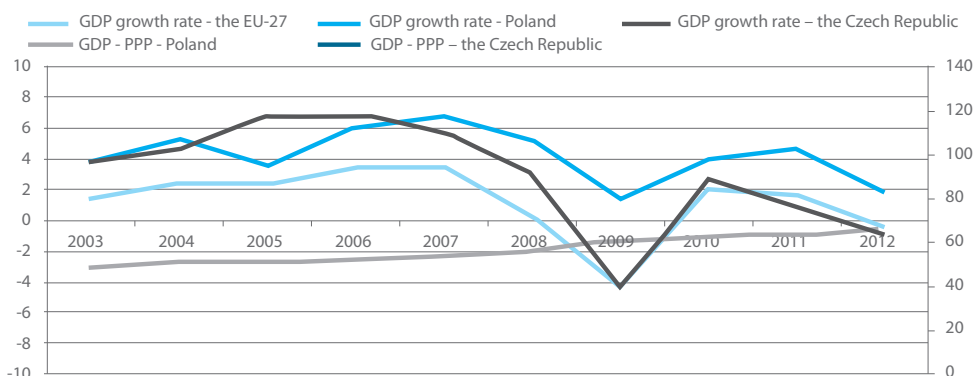
Source: as for Figure 16.1.

Between the years 2012 and 2030 minor changes in the number of people of pre-working (up 1.3%) and working age (down 5.4%) are expected, while increasing the number of people of post-working age by 49%, which will result in a the rapid growth of the economic dependency ratio, from 56.3 people in working age (per 100 people of working age) to 70.8 people, i.e. 25.8%.

16.2. Socio-economic situation

Over the past several years in the Czech Republic gross domestic product grew steadily, as a rule – apart from the last period of the economic crisis – faster than the EU-27 average (Figure 16.2). As a result, an income value by purchasing power parity was slowly approaching the EU average. Years of the financial crisis, are characterized in this case by the stability of this ratio at 80%.

Figure 16.2. Economic growth in the Czech Republic, Poland and the EU-27 (left axis) and the value of GDP by purchasing power parity (average for the EU-27 = 100, right axis) in 2003-2012

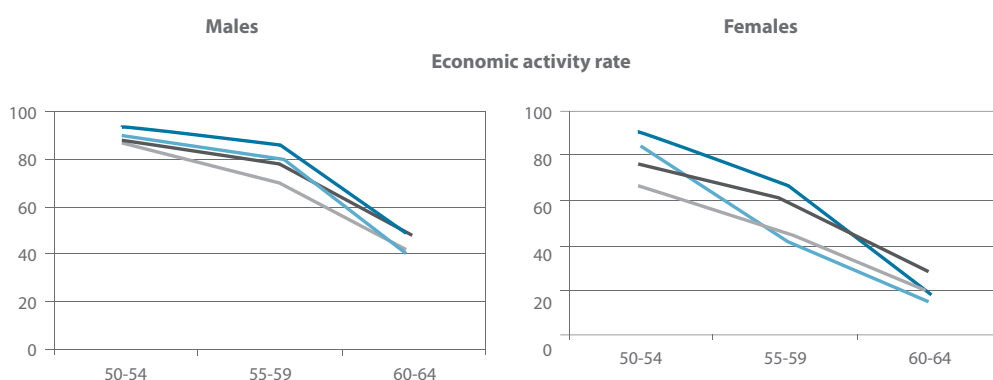


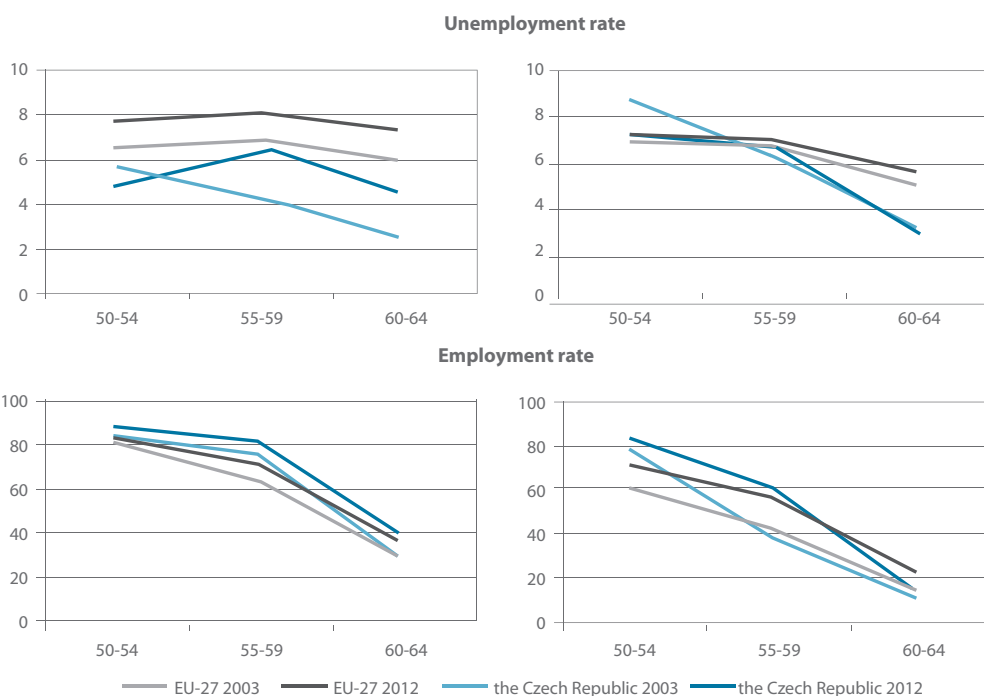
Source: as for Figure 16.1.

The unemployment rate was traditionally significantly lower in the Czech Republic than in other post-socialist countries. Over the last several years it decreased from the historic maximum of 8.8% recorded in 2000 to 4.4% in 2008, rising to about 7% in the next years, of which nearly 3 percentage points was the share of long term unemployment.

In the last decade, the situation of the elderly in the Czech labour market generally improved – economic activity and employment rates increased (Figure 16.3). The unemployment rate is slightly different which for men it is a little bit higher than a decade ago. The situation of women improved to a greater extent, in the case of which the changes in absolute terms were larger. These changes can be especially seen in the 55-59 age groups.

Figure 16.3. Basic information about diversity in the labour market by age 2003-2012 in the EU-27 and in the Czech Republic





Source: own study based on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

Later in this chapter we will try to determine the extent to which the said improvement of the situation of the elderly in the Czech labour market stemmed from the activation policy for people approaching old age.

16.3. Pension system

Probably the most important instrument influencing the economic activity level of older workers is an **employees' pension scheme** [Škorpík, Suchomel, 2011]. Two-pillar (the first pillar – PAYG, mandatory, and the second pillar – the capital, voluntary) employees' insurance system⁵⁵ is a result of the reforms delivered in 1990-2008. The aim of the last amendments implemented in 2008 and 2011 is to ensure a long-term stability of pension system. Earlier, as a result of changes over the time, in 1995 retirement age began to be increased from 60 years of age for men and – depending on the number of children – 53-57 for women to 65 for men and for those women who do not have children or with only one child (for every subsequent child the retirement age is reduced by one year but no more than 3 years); in this case the age of men was increased by 2 months per year and of women – by 4 months. In 2011 the next stage of increasing the retirement age was implemented which for those borne in 1997 will be – depending on sex – 67, and for the next, younger generations is to grow for each subsequent cohort by two months, without specifying any target point. Thus, the age will be automatically increased, ensuring continuous adjustment to the extending life. At the same time, as a result

⁵⁵ Currently about 90% of all working are covered with the system.

of the reform a lower retirement age for mothers who gave birth to more than one child was abolished

There are three types of qualifications to qualify for a pension in the Czech Republic. In the first case, reaching retirement age is accompanied by 35 year contribution period which also includes non-contributory years. In the second case, apart from reaching the retirement age, at least 30 year length of service is necessary. In the third case, pension eligibility is acquired after 20 years of work, at the moment of reaching the age at least 5 years higher than the normal retirement age, i.e. discussed in the previous paragraph. In the transitory period the mentioned requirements on the length of service are lower, slowly reaching higher values.

Every employee is entitled to early retirement; however, it results in lower pension benefits. The requirements are a minimum period of seniority (as in the case of pension under normal conditions) and at least 60 years of age or reaching lower age than normal retirement age but no more than 3 years. For each missing 90 days the amount of a pension is reduced – by 0.6% for the first 720 days, or by 1.5% in the case of longer periods.

At the same time the reform of 2008 abolished the limitations of the possibility to combine paid work with pension benefits. Now, the employer who is over the retirement age is not obliged to renew a contract for employment with an employer for the next year (as it only could be concluded for a definite period). It is possible to combine professional work with full or reduced pension benefits. In the first case a pension is increased by 0.4% for each 360 day of work, in the second – meaning receiving a half of the pension benefit – the benefit increases by 1.5% for every 180 days. But it should be noted that there is no possibility to combine work with the pension if the benefit was granted as an early retirement benefit. It is also worth mentioning that the income from a pension benefit of older workers is exempt from tax, and the income from their work is taxed under the normal rules.

The possibility to combine work with pension benefits and deterred retirement are important instruments for encouraging longer stay in the labour market, especially for people with higher income. Whereas the replacement rate is about 53%, it is very diverse depending on income decile group, providing a replacement of 78% of the previous income for people from the first group, a for those from the highest decile – only 29%.

Under the provision of the last pension reform, which came into force in 2013, employees will be able to transfer 3 percentage points of their mandatory contributions to private pension funds, subject to a 2 point increase of contributions paid on their income. The change is to encourage employees to use the voluntary, savings scheme of the second pillar.

In the case of inability to work due to health problems additional requirement related to the length of service needs to be met varying depending on the age of a person: at 19 or less any period of employment is required, at 20-22 at least one years, 22-24 – at least 2 years, 24-26 – 3 years, 26-28 – 4 years, 28-28 at least 5 years in the last decade before the incapability occurred, and at 39 and over – at least 10 year of work in the last two decades.

In turn the **survivor's pension** is paid in the case of the death of a family member who was its breadwinner. It is calculated on the basis of a pension benefit or a disability pension of the deceased and is granted for 1 year. Then it is permanently granted to people who meet one of the following conditions: are at retirement age or they will reach it no later than in four years; a decision on incapacity for work; raise offspring (there is no limit to the age of the children with disabilities); take care of a parent/parents or parents-in-law living with them; are non-working children of the deceased aged up to 26.

16.4. Measures to increase the activity of people aged 50+

16.4.1. Documents related to the concept of active aging

The first strategic activities related to the attempt of a comprehensive impact on the situation of older people, including their position in the labour market were taken in the Czech Republic at the beginning of the twenty-first century. In 2002 the Czech Government adopted the *Programme of preparation for the aging of the population for 2003-2007* [Ministry..., 2002]. The overriding goal of this programme was to promote a healthy and active life of the elderly and their full participation in economic and social life. The programme announced the introduction of various measures that were to increase employment of older people, prevent early retirement, improve the health of the elderly, protect against discrimination and human rights violations, enhance learning opportunities and educational activities, extend an offer of social and health services, enable the elderly to live independently, help families in balancing work and care functions. The *Programme* was intended to provide a general framework for policy development at national and regional levels, as well as legislative initiatives, starting grants programmes, or research.

The *Programme* was adopted in connection with preparations for the Madrid Conference. A specific evaluation of its effectiveness was a Report on the implementation of the Madrid Plan, pointing out first of all to carrying out an in-depth diagnosis of the situation of older people in the Czech Republic, including the diagnosis of the situation on the labour market [Remr, 2007]. The works shown, *inter alia*, that preventing discrimination should be taken into account in the Czech law, including age discrimination, which led to the adoption of a special Act in 2009. Previously, the provisions on the ban on discrimination on grounds of age were placed in both the *Employment Act*, as well as the *Labour Code*, but these provisions were of a very general nature, which the new law more specifies.

In 2006 the Government Council for Seniors and Aging Population was appointed. As a permanent consultative body of the Government of the Czech Republic, it consists of representatives of the Government, social partners, NGOs and experts. The Council's work is carried out primarily through meetings of four working groups (employment, healthcare, housing, social participation).

Council Secretariat was responsible for the preparation of an updated version of the *Programme for the period 2008-2012*. However, after reviewing the first version of the *Programme* the Council stated that few of the legislative and political measures adopted in it were implemented [Ministry..., 2008]. The main objective of the *Programme for 2008-2012* was to ensure appropriate policies in five key areas: active aging, friendly environment and society, health care, family support, support for the participation of older people in public life and the protection of human rights, with the promotion of "aging-in-place" as a top priority of the programme. Currently a new *Programme for 2013-2017* (assuming the name of the *National Strategy for Active Ageing*) is being prepared, one of the priorities of which is to promote age-management strategies in enterprises in order to create a workplace conditions to attract workers to remain in the labour market as long as possible. In the new strategy the priorities are as follows: Lifelong learning (LLL), volunteering, age management, employment of older workers, public health, adapting of the environment to the needs of the elderly. The strategy was to be adopted in 2013. The strategy, unlike the previous ones, has quantitative targets, and not only descriptive, so in the first period of implementation it will be necessary to develop a set of in-

dicators for the completion of that evaluation. The current version of the strategy is a certificate of a start of the implementation of the active ageing policy in the Czech Republic.

It is worth noting that the Czech Government deliberately creates specific legal and financial instruments targeted at beneficiaries only on the basis of age – these are concerned which could increase the economic activity of older people. This group is treated as other ones, and the support instruments used are exactly the same as in the case of other groups in a special situation in the labour market. This approach – as explicitly described by the main specialist for active labour market policy of the Czech Ministry of Labour and Social Affairs during the conducted query – is to prevent the recognition of activities for older people as discriminatory practices. It is connected with the introduction in 2008 new provisions to the Labour Code, prohibiting discrimination on the ground of the following characteristics: sex, age, disability, sexual orientation, having children.

16.4.2. Measures for the working

As in most European countries, the Czech older workers generally do not participate in training. As a result, only 44% of people over 50 year old experience the support of employers in vocational training, while 54% do not feel such support, of which 30% do not feel at all [Eurofound, 2010].

Working people – regardless of age – can have their training co-financed, however, it is difficult shortly before reaching retirement age. Usually the employers have to cover the cost of the training, but they can be entered in full in the cost of running business. In regions affected with high unemployment entrepreneurs who employ new workers or provide training to existing ones can rely on direct support, so that they avoid layoffs. Public support in this case is defined in two ways – for big investors it is 35% of the training value, for smaller businesses there is a fixed amount of financing [ReferNet, 2005].

16.4.3. Measures for other socio-professional groups

In 2007, a government programme aimed at people with low incomes came into force, with the aim of encouraging them to act actively to improve their living conditions. The programme preferentially treats people actively seeking employment or already employed and encourages them to take jobs, even low-paid ones. Only part of remuneration is taken into account when calculating an income qualifying to benefits.

16.4.4. Measures for the unemployed

Also in the case of the unemployed it is difficult to clearly indicate any specific instruments for reduction of unemployment among older age group. The only one is an unemployment benefit which for young people is granted for 5 months (until 2008 for 6 months) for people aged 50-54 for 8 months (previously for 9) and for those aged 55+ – for 11 months (earlier for 12 months). People aged 50 must have at least 25 years of service to qualify for higher pension. During the economic crisis the contribution period was reduced by 1 month. But it was not only due to financial shortages – earlier planned reductions were only accelerated by the crisis. Their aim was to economic activation of the elderly.

As far as active labour market policy is concerned, basically its only instruments specific to the age group in question are established in 2006 special labour clubs with a word "Plus" in

their name, aimed at special needs of older workers or people seeking employment. A specific instrument of the active labour market policy is the fact that in recent years the public services of the placement services can be used by all people seeking work, regardless of age. Previously, only those at working age were entitled to such assistance. However people of post-working age are still not entitled to register as the unemployed and to the benefits related to that status.

Employers (apart from public administration) may receive a subsidy in the amount of CZK 7 000 for the creation of socially purposeful jobs (the employment of people from groups of specific situation in the labour market, including those aged 50+, funding can be up to 12 months – but usually it is only six months).

In turn projects under the ESF are not focused on any single group, because of the reluctance to discrimination of other participants in the labour market. Preferences included in the project relate to the elderly (50+), but it is usually one of several groups with a priority to participate in the projects.

16.4.5. Health programmes for people aged 50+

In the case of health problems, a sickness benefit with an obligation of medical and vocational rehabilitation can be received for a period of 1 year. This is also a general measure not based on an age criterion. If health problems persist, one is entitled to receive disability benefits, verified by the relevant committee every two years. The disabled have the right to an organised and financed by labour offices vocational rehabilitation, the starting point of which is an individualised assessment of the individual's needs. Additionally they are entitled to vocational training for a job financed upon an agreement with the labour office for maximum of 24 months. Employer employing such a person may apply for reimbursement of training costs⁵⁶, as well as cost of the creation and adaptation of the workplace [<http://www.mpsv.cz/en/1612>].

Geriatric care is, in the opinion of Czech specialists is not sufficiently advanced, mainly for financial reasons. The National Gerontological Programme, introduced in 1992 and due to the financial problems operating only for 3 years, provided training for specialists, but it did not ensure the creation of a sufficiently extensive infrastructural facilities. 545 beds on geriatric wards do not meet the needs of the elderly [<http://www.uemsgeriaticmedicine.org/uems1/czech1.asp>].

16.4.6. Age Management in use

The interest in age management emerged among experts in human resource management in the Czech Republic along with the introduction of a special anti-discrimination law in 2008; they were forced to get acquainted with interpretation of the new law and at the same time – with the problems of aging workforce [Eurofound, 2012]. In 2012, i.e. ER2012, more attention started to be paid to older people, and in particular to the issue of the transfer of knowledge between generations. The projects carried out, co-financed by the ESF, relating to mentoring or the share of work will be continued in 2013 and 2014, but their fate is unclear in the absence of explicit knowledge about the financing options.

⁵⁶ A specific incentive to employ people with disabilities is a provision saying that employers who employ more than 25 people are required to employ individuals with disabilities to the proportion of 4 per cent out of the total number of employees.

Within the framework of the European Year for the first time a competition for the most older-worker-friendly employer was organized. In the competition won those employers who started to implement age management. As a rule these are Western companies (German and British) with an appropriate organizational culture and know-how. In the initial version of the *National Strategy for Active Ageing* prepared in the second half of 2012, there are elements of the public support for entities implementing age management.

In the Czech Republic, the conditions for exploiting the potential of experienced people aged 50+ are only being created at the central level [Kaucká, Klimová, 2012]. Currently, the Czech Government sponsors pilot project of age management, aimed at disseminating information on the concepts and enabling Czech companies to implement an approach based on age management within the HR policy.

The Czech companies in turn still encourage workers to take early retirement. Early retirement in the Czech Republic, on the one hand do to give incentives to employees to remain in the workforce, but on the other – they give companies the possibility to exclude older workers and rejuvenate the team [PEOPLE, 2011]. This entails the need to improve the competence of the Czechs, and the vast majority of respondents aged 50-65 years (98%) do not plan to take any further education and practically does not participate in formal education [*Older workers ...*, 2007].

16.5. Summary

The review of policy tools for the elderly in the labour market in the Czech Republic indicates that on-going activities, in addition to the reform of the pension system, affect the willingness and the opportunity to work only in an indirect way. Discrimination Act – paradoxically – limited the scale of public activities deliberately aimed at only one age group. However, the tools developed to encourage those who acquired the right to a pension (either partial or full) to continue the work are worth noting.

The only tool whose application in Poland is worth considering is the creation of special labour clubs targeting older people and those seeking employment. Due to the possibility to ask questions about problems which sometimes are regarded as embarrassing, connected to the attained age (somatic and mental limitations, prolonged reaction times to stimuli), such clubs are more likely than usual to facilitate the use of their services to customers of pre-old age.

Chapter 17

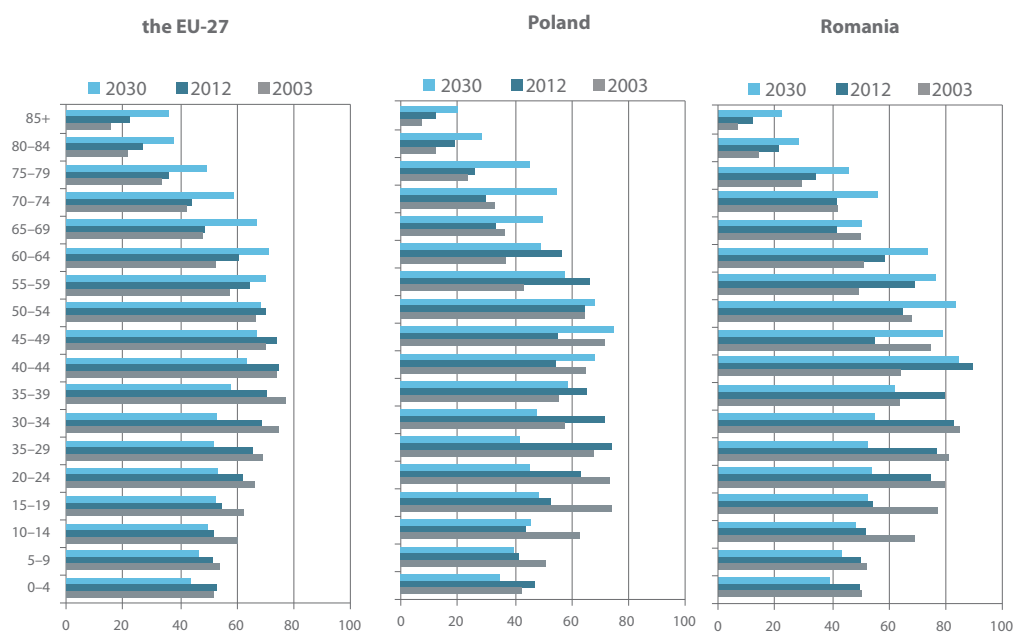
National Report – Romania

Zofia Szweda-Lewandowska

17.1. Demographic change

Two decades of political and economic transition was a time of adverse demographic change in Romania. Total fertility rate in 1990 already reached the level which did not ensure demographic renewal and remains below this level, reaching in 1993 a value below 1.5. Deepening of the adverse demographic situation is the result of the migration process after EU accession. People from younger working age groups mainly migrate to European countries which has an impact on, among others, the value of total fertility rate. Romania, with Hungary and Poland, are among the countries of the lowest value of total fertility rate in the European Union. The population that in the mid-1980s reached a maximum (about 23 million) since then has been decreasing, and in 2011 amounted to 21 million. Although since 1992 there has been a negative natural growth influenced by the already mentioned very low total fertility rate, the additional negative impact of migration to the old EU countries must be kept in mind. The result is the rapid aging of the population, which is to accelerate in the coming decades (Figure 17.1). This process is now less advanced than the average for the EU-27, as well as for Poland, but in the coming decades, Romania is to become one of countries of the Community with the fastest growth rate of the percentage of the elderly.

Figure 17.1. Age structure of the population of EU-27, Polish and Romania for the period 2003-2030 (in per mille)



Source: own study based on the Eurostat data:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database> [demo_pjgroup].

The measure of progress of population aging is the increase in the proportion of the elderly population. Regardless of how we define it (60 years and over or 70 years or over), there is the increase of its share in the total population (Table 17.1).

Table 17.1. Share of older people in the EU-27, Poland and Romania in 2003-2012 (as % of total population)

Age	the EU-27		Poland		Romania	
	2003	2012	2003	2012	2003	2012
50+	33.9	37.4	29.2	35.2	30.9	34.2
60+	21.5	23.9	17.0	20.2	19.2	20.8
70+	11.4	13.0	8.7	10.0	9.2	10.9

Source: as for Figure 17.1.

Romanian labor resources, in principle, are not subject to aging. The share of people aged 45-64 years in the population aged 20-64 decreased between 2003 and 2012 from 39.3 to 38% (average for the EU-27 increased from 40.6 to 44.1%, while for Poland – from 40.4 to 42.5%). The share of people aged 45-64 years in the group economically active people in the indicated period increased from 31.1 to 31.2% (in the EU-27, respectively, from 33.6 to 38.8%,

in Poland, in turn – from 31.8 to 35.8%). Thus, the situation in Romania differs from the typical situation in the EU, which translates into a relatively younger labor force.

The aging of the population will also appear in the form of changes in the size of the labor force, and the changes taking place are and will be accompanied by significant changes in population by economic age and economic dependency ratio (Table 17.2). Population of working age will decrease between 2012 and 2030 by 15.1%, a group of people aged 20-64 years will be marked by the decline of 9.6%, while a working-age population will increase by 14.9%.

Table 17.2. Population by economic age and economic dependency ratio in Romania and in the EU-27 and Poland in 2003-2030

Specification	2003	2012	2030 ^p	2003	2012	2030 ^p	2003	2012	2030 ^p
	the EU-27			Poland			Romania		
aged 0-19	111352864	106169316	104334500	10035440	8133701	7233637	5378939	4363735	3706387
aged 20-64	296497894	307736980	294487891	23295416	25079731	21887668	13304304	13786246	12457820
aged 65 and older	78794915	89757214	123520022	4887675	5325015	8443673	2786423	3205868	3685433
Economic dependency ratio ^a	64.1	63.7	77.4	64.1	53.7	71.6	61.4	54.9	59.3

Legend – as for Tab. 7.2.

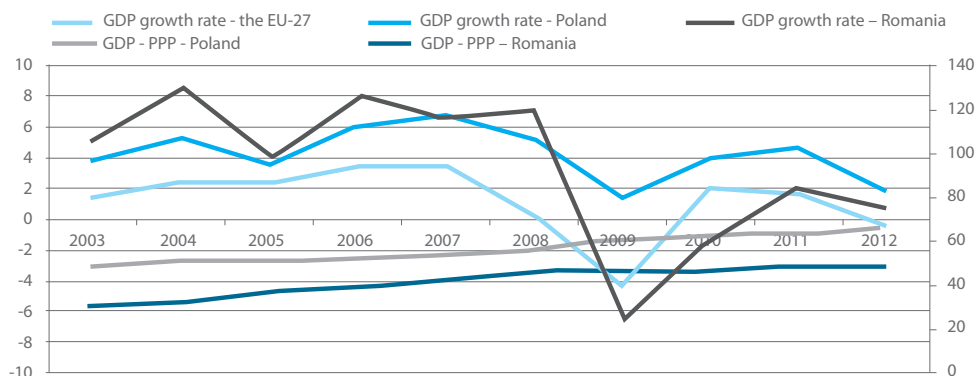
Source: as for Figure 17.1.

The reduction in the number of people of working age while increasing the number of people of retirement age will result in an increase in age dependency ratio, from 54.9 of non-working-age people per 100 working-age people in 2012, to 59.3 in 2030, and with significant reduction in children and young dependency.

17.2. Socio-economic situation

In Romania, there was an increase in GDP since 2000. However, the global economic and financial crisis had an impact on the economic situation of the country. In 2009 the economy collapsed and GDP fell by 6.6% (Figure 17.2). Generally, the GDP growth rate was higher than the average for the 27 countries of the European Union, while a decrease in 2009 – higher than in the whole EU. However, GDP growth was and is currently too low to Romania could significantly reduce the gap between its nationals and citizens of other EU countries in terms of the wealth level measured by purchasing power parities.

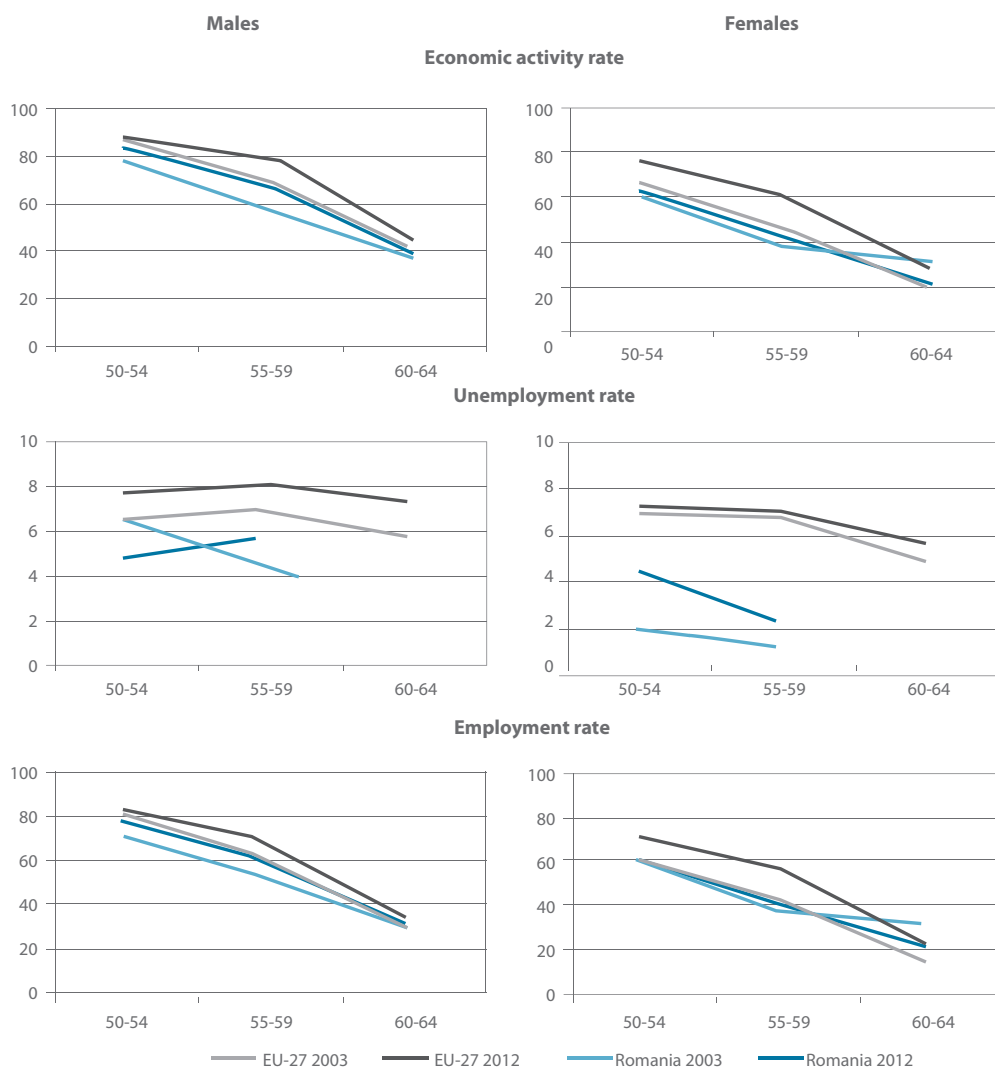
Figure 17.2. Economic growth in Romania, Poland and the EU-27 (left axis) and GDP measured in purchasing power parity (average for the EU-27 = 100, right axis) from 2003 to 2012



Source: as for Figure 17.1.

Both employment and economic activity rates in the age groups 50-54 and 55-59 years are in Romania at a level lower than the average for the 27 countries of the European Union. While in the age group of 60-64 years, rates - for both women and men - are at a level comparable to the average for the EU-27 or higher. The group of women aged 60-64 years was characterised by, until the economic crisis, higher employment and economic activity rates than statistical European women. The unemployment rate among those aged 50-54 and 55-59 years in Romania is less than 5%, but it is probably due to their low economic activity, working in agriculture of a large part of them and an extensive informal economy. In the age group 50-54 years, the unemployment rate for women was lower (4.9%) than for men (4.4%), but in the group of 55-59 years was 2.3% for women and 5.6% for men. The differences result from the earlier withdrawal of women from the labor market. Although the situation of the elderly in the Romanian labor market - in the light of indicators to inform about unemployment - better than of young people this is mainly due to the mass and early exit from the labor market for fear of unemployment, which means that the actual situation of older workers in this country is worse than that expected from the statistical indicators.

Figure 17.3. Basic information about diversity in the labor market by age in 2003-2012 the EU-27 and in Romania



Source: own study on the Eurostat data;
<http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/database>.

17.3. Pension system

Due to the demographic changes occurring in the population of Romania, pension scheme is changing and adapting to the new conditions. The first pillar is mandatory and based upon a pay-as-you-go principle. It gives the right to pension benefits to those who reached the statutory retirement age and worked for the relevant period. **Early retirement** is possible from five years prior to normal retirement, provided that the employee's contribution record is at least 15 years, however, the benefit is lower than for those who retire after reaching the statutory retirement age (the early pension is re-calculated when the retirement age is reached). Pension eligibility age had to be changed to adapt the pension system to the ageing population and to activate people approaching old age. From 2002 retirement age was 57 years for women and 62 years for men, but it was gradually rose by 2-3 months per year [Eurofound, 2007]. In accordance with Art. 53 of Act No. 263/2010 on the uniform public pension scheme, the retirement age is expected to finally reach 63 years for women and 65 for men in 2030. This will be achieved by gradually increasing the retirement age. The contributory period for pension eligibility has been also increased, from 25 years (women) and 30 years (men) to 30 and 35 respectively⁵⁷. The pension contribution is paid by both the employee and the employer. Employer's contribution in 2011 was 18% and the employee's – 9.5%.

People entitled for **early partial pension** are those who will attain the statutory retirement age in more than 5 years, but worked in special conditions (this applies to, for example, prison officers, government officials, people who work in contact with non-ferrous metal ores and other harmful substances), which have been working in arduous conditions for a minimum of 30 years. After reaching the statutory retirement age the benefit is automatically recalculated.

In Romania, there is a mandatory second pillar, which consists of individual pension accounts held by private financial institutions. Pensions paid from this source are to be an addition to the pensions from the basic pillar. From 1 January 2008, the 2% share of the social contributions payable by the employers are channeled to the privately-managed pension funds. This applies to people under 35, those between 35 and 45 years of age may choose whether they want to participate in the new system. The aim of the reform was to increase the contribution paid to the second pillar by 0.5 percentage points per year for eight years, until it reaches 6%.

Private financial institutions operating under the second pillar are checked by specially appointed the Private Pension System Supervising Commission (*Comisia de Supraveghere a Sistemului de Pensii Private*), which is responsible for [<http://www.csspp.ro/>]:

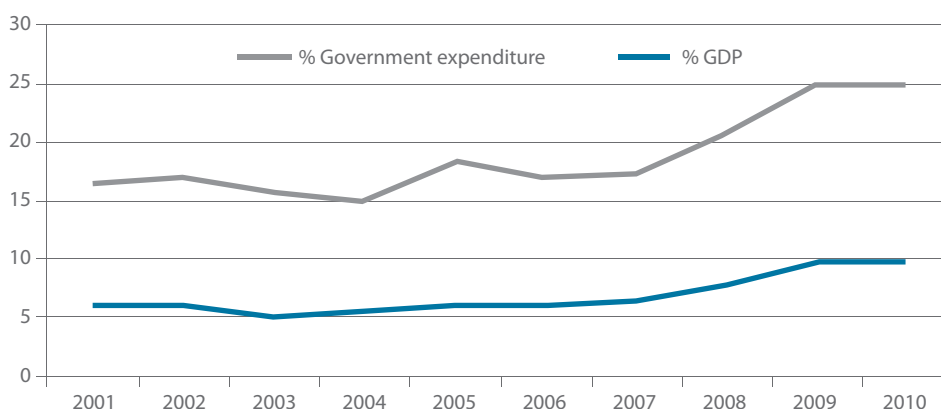
- authorization of operation in the pension insurance market, regulating ways of investing funds and its supervision;
- obligation to check whether the resources collected by future pensioners are invested prudently (whether investments ensure safety, liquidity and profitability thereof);
- checking whether the funds are invested primarily in instruments traded on a regulated market (investments in derivative financial instruments are possible, but they should not constitute a large part of the investment);
- ensuring the diversification of the assets in an appropriate way to avoid excessive dependence on certain assets, issuers or group of commercial companies and to avoid concentrated risks on the assets as a total;
- ensuring that the pension contributions are recorded in individual accounts.

⁵⁷ In the period from January 2011 to December 2014 the retirement age of women will be raised from 59 to 60, and of men from 64 to 65 [LEGE no. 263/2010, op. cit.].

The third pillar is based on voluntary savings for future pension managed by insurance and financial services. There are no age limitations; the third pillar is open to older workers. To receive a pension from the third pillar, a member must pay contributions for 90 months (with breaks possible), exceed 60 years and gather a minimal required amount. Funds accumulated in this pillar may be inherited. While in February 2013 the second pillar had 5.83 million members, only 296 thousand people paid contributions to the third pillar [<http://www.csspp.ro/>].

The pension reform was necessary because the state budget was increasingly burdened with the costs of pension paid. Government spending on pensions accounted for 25% of total budget expenditure in 2010 (9.7% of GDP), with expenditure on uniformed services pensions not taken into account [Preda et al., 2011, pp. 235-251].

Figure 17.4. Share of expenditures for retirement and disability pensions in the budget expenditures and in GDP in Romania in 2001-2010



Source: M. Preda, V. Grigoraş, *The Public Pension System in Romania: Myths and Facts*, "Transylvanian Review of Administrative Sciences", No. 32 E/2011, pp. 235-251.

The main threat to the stability of the pension system is retiring before reaching the statutory retirement age, which implies the need to increase the support channeled to the system from the state budget. This causes the imbalance between the number of contributors and the number of people receiving benefits. Expenditure from the state budget to support the pension system increased especially after 2007, "forcing" the decision-makers to take steps to stabilize the situation by extending the working-age of employees. Another factor was the abuse of the right to pensions. Data cited by M. Preda and V. Grigoraş [2011] indicate a 53-percent increase in the number of persons receiving a pension benefit – from 3.6 million in 1990 to 6 million in 2004. Number of contributors declined from 8.1 million in 1990 to 4.5 million in 2010.

Disability pension is granted to those who – for health reasons – are not able to work. People incapable for work are divided into three categories:

- 1st degree – complete incapacity for work and independent existence;
- 2nd degree – complete incapacity for work, ability to perform activities of daily living;
- 3rd degree – partial incapacity for work, work may be performed in a place adapted to the needs of the disabled.

People completely or partially incapable of work due to accidents at work and occupational diseases, cancer, schizophrenia and AIDS and the incidence of disease and non-occupational accidents are entitled to a disability pension [http://www.cnpas.org/portal/media-type/html/language/ro/user/anon/page/pensions.psmi;jsessionid=2288FF84E34E4C4612D9A6A5E01192F?weblog_name=pensions&subject_id=1107157752191].

17.4. Measures to increase the activity of people aged 50+

According to the Romanian law, there are two definitions of a person on the foreground old age in the labor market: (1) it is a person aged 45 years and over, or (2) a person three years prior the retirement age. People aged 45 + are listed as a special group in the labour market, belonging to the same category as single parents and young people. People aged 45/50+ who have lost their jobs are treated like any others (only those with 12 months contributions paid during the last 24 months qualify to the unemployment benefit).

17.4.1. Documents related to the concept of active aging

During the transformation from a centrally planned economy to a market economy the situation of people in pre-old age in the Romanian labour market significantly deteriorated. Key activities in the activation of people of working age were aimed at young people, but Romania declaring the desire to join the European Union had to take measures aimed at economic activity of people aged 45/50+. To counteract unemployment of older-working-age people, particularly the long-term unemployment, the Romanian Government adopted two National Employment (Planuri Nationale de Actiune pentru Ocuparea Fortei de Munca – PNAO) PNAO 2002-2003 and PNAO 2004-2005. Within the framework of the PHARE programme, Romania received funds for the economic activation of people aged 45+. These funds were mainly spent for training and workshops aimed at adapting the skills and competencies of the unemployed to the changing demands of the labour market. Although the support for the elderly in the labour market was implemented before accession to the EU, the situation of older working age group in the labour market has not improved significantly and they continue to belong to the group disadvantaged in this market.

The Government's measures to increase the economic activity of people in pre-old age are not limited to the sphere of training and workshops, but also include activities to promote healthy lifestyles and preventive care, which should ensure that older workers do not leave the labour market due to poor health. The second area of health care, on which the activities of the state focus, are the safety at work and minimizing the effects of adverse conditions, such as through medical rehabilitation of accidents at work.

Within the European Year of Active Ageing and Solidarity between Generations (2012) a number of conferences on the situation of the elderly and people approaching old age were organised. However, the issues of senior citizens problems were mainly raised, and not of people of pre-old age; the issues related to the situation of people of older working age group were not stressed. No other undertakings in this respect were noted.

The issue of people of working age of immobility was neither taken in the *National Reform Programme 2011-2013* (NRP) developed by the Romanian Government, in which the increase in the proportion of employed people in the 20-64 age group was declared. According to Eurostat data, the highest employment is listed among the younger group of working age peo-

ple with higher education. This means that if assumed objective is to be achieved, it is necessary to intensify the activation measures aimed at persons in pre-old age and persons who completed lower education level. The Government of Romania declares the intention to focus on long-term unemployed people and their transition from unemployment to employment. These individuals would be directed for workshops and training for a job, they would also have a chance to benefit from the help of a professional counselor who would help them to write a resume and a cover letter, would show how to search for jobs on the Internet, etc. However, the *National Reform Programme* stipulates that the Government wants to focus on aid to the people in rural areas, young people and women. Thus, people aged 45+, in the opinion of the creators of NRP, are not the group particularly vulnerable to exclusion from the labour market, and therefore, in their opinion, do not require special support and designing programmes for this age group.

17.4.2. Measures for the working

Within the measures for the workers, employers can apply for a grant in the amount of 50% of the cost of training provided for persons employed with them, provided they will work with the employer for at least three years after completion of training. Only one training per year can be subsidised. Under the Labour Code, "employers are required to organise regular training" [Codula Muncii, 2003]. Under the law, vocational training programs for adults are organized by institutions specifically established for this purpose and have experience in training and retraining.

In addition to training increasing the skills, every employer is obliged to carry out training, which aims to protect workers against exposure to bodily injury due to an accident at work, and this obligation applies not only to workers employed in the company on a permanent basis, but also trainees and temporary employees.

17.4.3. Measures for other socio-professional groups

The Government intends to fight the unregistered work and discourage both employers and employees to hire and taking up work without being registered. Conduct which is unlawful adversely affect the current pension system and worsen future pensions situation of those working in the unofficial sector. One of the methods to combat undeclared work are changes to the Labour Code to provide greater flexibility to labour relations. In 2011 about 80 000 checks were conducted according to the plan aimed at reducing illegal employment. The total budget for implementation of the plan against undeclared work was equal to 1 441 000 lei [Voinea et al., 2010]. The Government's action addressing persons working in the informal sector are aimed at, *inter alia*, ensuring their future pensions. Taking up employment without registration do not pay social security contributions and do not accumulate funds for old age.

The second group, at which activities of the state are aimed are women. Particular emphasis is to be placed on equal opportunities for women and men in the labour market and combating discrimination against women. Women aged 45 years and older are discriminated in the labour market, both because of their age and sex, which means that they have a weaker position than men. Women aged 45 years and older are discriminated in the labour market, both because of their age and sex, which means that they have a weaker position than men. Under the national *flexicurity* model for the years 2011-2013 [Convergence Programme 2011-2014], the Government intends to focus more on promoting a more flexible labour relations and to improve the provisions on employment and social dialogue.

17.4.4. Measures for the unemployed

Ministry of Labour, Social Solidarity and Family and its regional offices are the main institutions responsible for taking action in the activation of people aged 45/5 +, and their co-ordination and follow-up. The national plan provides for certain actions directed at persons in pre-old age. These include, inter alia, [Eurofound 2007]⁵⁸:

- encouraging employers to employ people aged 45/50 and older, according to the Minister of Labour 76/2002 (Article 85);
- developing a plan of a gradual withdrawal from the labour market of people who are reaching retirement age;
- subsidizing employers of people aged 45/50 years and over;
- subsidies for companies that create jobs (regardless of age of an employed worker);
- measures for professional counseling for the elderly, including help with writing a CV and a cover letter and job search;
- activities for improving and creating new legal regulations in order to create a more favorable working environment for people aged 45/50+;
- the development of vocational training of adults and older people;
- setting new standards in the field of adult training;
- the development of lifelong learning;
- measures to improve labour law;
- the creation of a fund for vocational training for of employees and the unemployed.

The task of the Ministry of Labour Social Solidarity and Family is the study of the demand for a variety of professions and skills, construction of projections in this area and providing the National Agency for Employment (NAE) with information on market needs.

Targets faced by National Agency for Employment can be divided into three main groups: social dialogue on employment, building of an employment strategy and the development of training, protection and measures for the unemployed. In order to effectively implement these objectives, NAE conducts the following activities:

- is the organizer and provider of vocational training for the unemployed,
- offers assistance in finding of employees with the right qualifications,,
- provides mediation in contacts between employers and employees,
- manages the budget of unemployment insurance fund,
- implement programmes funded by the European Social Fund.

The Agency conducts training for the registered unemployed, including those aged 45+. It organizes workshops and training countrywide, through 8 regional centres and facilities in all 41 districts and in Bucharest. In general these are institutions located in the capitals of districts, but in the case of some of them there are local branches which facilitate the contact of the unemployed with the labour offices. Training is one of the most important activities of NAE. They are free for people registered as unemployed at the agency. Most training is conducted in the agency. Only when the agency does not have a training centre in a given region, private firms are contracted. Under the Regulation of the Minister of Labour of 2002, employers who employed a person aged 45 years or over could count on financial support for the workplace of such a person through the NAE [Regulation No 76/2002].

⁵⁸ Tasks in this area remain valid.

In case of loss of a job and registration at the employment office an unemployed person is entitled to unemployment benefit. Length of benefit period depends on the length of the contribution period [Twoje..., 2011]:

- the contribution period ranging from 1 to 5 years qualifies for unemployment benefit for six months,
- 5 to 10 years contribution period qualifies for 9 month benefit,
- the contribution period of more than 10 years gives the right for receiving the benefit for 12 months,
- graduates of schools and universities are entitled to benefit for 6 months if after 60 days after the end of education they are still unemployed.

Employers employing unemployed persons aged over 45, single parents, the long-term unemployed are exempt for 12 months from paying contributions for labour fund. In addition, employers who employ persons of the above categories shall receive a monthly subsidy of 500 lei, provided that those people will stay with the employer for at least 2 years. Also employers who employ people who in three years will qualify for a full, partial or early retirement are entitled to such subsidies.

In the labour offices there are no specific procedures for dealing with the elderly, the reason of which are both the nuisance of duties of civil servants (the number of unemployed per an employee of the office) and the lack of specialized courses that would furnish them in the specialized skills of communication with this particular type of customer.

To increase the mobility of workers, and also support the transition to employment, the unemployed starting work were forced to change their place of residence due to the distance of at least 50 km receive a subsidy of 3500 lei for moving.

In accordance with the provisions of OUG No 13/2010, employers who in 2010 created new jobs and hired the unemployed registered with the NAE for at least three months for a period of 12 months, are exempt for six months from the payment of social security contributions of these people [Regulation ... OUG 13/2010].

17.4.5. Health programmes for people aged 50+

Activities undertaken by the Ministry of Health aimed at affecting the condition and mental and physical health of Romanian citizens are not included in the direct activation measures; however they contribute to increasing the opportunities to extend their professional lives. The Ministry is responsible for the development and implementation of public health strategies.

17.4.6. Age Management in use

Labour market surveys conducted in 2007 by trade unions showed that that employers do not sufficiently take into account the demographic changes that has an impact on the age structure of the population [Eurofound, 2007]. Employers do not develop special programmes for older workers and there is not differentiated approach to solving specific problems of people of that category. In times of economic crisis, older workers are particularly vulnerable to layoffs and are often subject to collective dismissals. Among the companies surveyed only a small group had an experience in age management and implemented special training programmes and strategies of adapting a workplace to the needs of older workers. Those companies usually received a support from the local authorities or the EU programmes. Labour market

policies taking into account the life cycle and adapting its tools to the changes of labour resources conducted by the authorities may be a remedy for such an approach.

In Romania, the company and stakeholders functioning in their environment (media, employment agencies, non-governmental institutions), as well as business customers, are indifferent to the problem of discrimination. The awareness of the problem of age discrimination is increasing in the Romanian society, but specific actions aimed at overcoming it just started to be taken. It may be hampered by the fact that among those most discriminated are very young people and the oldest workers – this is the heterogeneity that weakens its position [Sofică, 2012].

17.5. Summary

The Romanian Government does not treat people over 45/50 years of age as a group in the labour market which requires any particular support. Actions are rather aimed at helping young people and combating unemployment and economic inactivity of people who start their careers. Even in the context of the European Year for Active Ageing and Solidarity between Generations the importance of older people in the labour market and the need to support their employment was not emphasized. Unfavourable demographic projections should serve as an alarm for the authorities. However, the problems of the labour market, which may be expected in the future (a labour shortage due to the aging of the population), are not yet the subject of wider interest, neither of the Government nor the public.

Synthesis of national Reports

The review of measures carried out in selected EU countries presented in 11 chapters (6. – 17) clearly shows that, although each of them was – from the point of view of the synthetic rate used for the description of the situation of people of pre-old age in the labour market – a leader in their group, they differ with one another as to the degree of regularity and maturity of the activities undertaken.

Comparison of the material presented in the national Reports indicates a strong homogeneity of activities in the field of promoting active aging in terms of economic activity in the concerned countries. In fact, such intragroup similarities are present in each analysed thematic area which confirms the validity of the division.

Following the evaluation of the comprehensiveness degree – defined taking into account both the impact on various areas of life and social groups, as well as a stage of life at which the decision to extend economic activity is influenced – the policies pursued in the studied countries may be arranged according to the ranking set by the synthetic indicator of the situation of the elderly in the labour market presented in the Chapter 7.

The Scandinavian countries, to which a term „**Scandinavian care**” (group 1) was assigned, are mainly focused on maintaining the ability to work; it is assumed there that able, healthy, furnished with modern skills and knowledge individuals in most cases will decide to continue their professional career as long as possible. The support primarily consists in providing permanent access over professional career period to professional skills upgrading system, with trade unions playing an important role in this respect. The opportunity to continue work increases as a result of widely applied age management, initially implemented to a great extent by public entities.

Very similar generalizations can be formulated for the representatives of **Western Europe (group 2 – "Western European diversity")**. Both Great Britain and the Netherlands, head – like the Scandinavian countries – towards full implementation of the concept of active aging, although the activities of the Nordic countries seem to address much more diverse spheres of life.

The situation is different in countries representing two other groups. Both in **Southern European (group 3 – "The Mediterranean way")** and **Central European countries (group 4 – "Central European young democracy")** activities related to the implementation of the concept of active aging are apparent. Documents – strategies, framework for action, programmes – are formed indeed, but to a large extent for the needs of the EU, and because of different nature of socio-economic problems (especially very high unemployment among the youth) support for people approaching old age has a smaller range, modest instruments primarily limited to attempt to provide an income for people in pre-retirement age when it is at risk. The weakness and lack of comprehensive measures at macro level affect lower levels – fewer regional and local activities in these countries (however – as in the example of Italy, these are regions which are responsible for creating good conditions of employment for the elderly), and entrepreneurs are less aware of the need to introduce at least selected elements of age management (insti-

tutions and public enterprises in this case do not try to be pioneers promoting new ways of thinking). In both groups, however, a very strong, positive influence of the EU on the way of thinking of problems of people approaching old age in terms of labour market can be seen, for example by setting – in fact treated as secondary – priorities.

At this point the causes of such large differences between these two approaches to the issue of activation of people aged 45+/50+ are worth considering. The overriding issue, conditioning the comprehensiveness and effectiveness of measures conducted in the concerned countries, is the focus on the future and the "management of the future", based on thinking in terms of foresight, and therefore on the understanding of the future in terms of something that can be shaped, allowing us to avoid the fulfilment of the catastrophic visions and scenarios for the future, or even projection. And an expansion of such forward-looking orientation, the so-called prospective temporal orientation, leading to a focus on the future while minimizing future risks by influencing the currently existing factors determining the scale of these risks, is in fact the best recipe for an increase in economic activity of people of pre-old age.

Measures favourable to active ageing in the European Union Countries. Meso- and micro-level

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Introduction

As mentioned in Chapter 6, the project base was drafted based on the analysis of secondary data, collected by national institutions administering information concerning projects implemented from the EU funds or other databases and other information sources (e.g. project Internet sites). Some problems with data collection should be noted here. The database of projects funded from the European Social Fund placed on the site of the European Commission (http://ec.europa.eu/employment_social/emplweb/esf_projects/search.cfm?lang=pl) includes data which are not always current, thus referring thereto usually leads to the analysis of completed projects. Therefore, as we wanted to include also projects in progress, we tried to refer to other information sources. As a consequence, a considerable part of the project descriptions is constituted by activities undertaken outside of the ESF support system, which provides greater variety of activities and actors.

The sources variety of the catalogued initiatives translates into their non-homogeneity: not in every case the term “project” describes best a given activity, in the case of some of them such notions as a programme, a plan or a strategy would be more suitable.

A practical problem during the search for projects, were problems with finding information provided for in the tool uniform for all types of projects. The greatest difficulty appeared to be the evaluation of the outcomes of long-term projects which, particularly in the case of activities implemented by private entities to the benefit of their own employees, were not disseminated which in turn limited the possibility to evaluate the effectiveness and durability of the solutions. The costs of activities related to age management in organisations are also difficult to estimate. They usually do not adopt a form of a written strategy/programme/project and thus the data on the costs of their implementation are usually not distinguished by an organisation; also detailed objectives and effects of the undertakings are not specified, thus it is difficult to evaluate them. Due to the requirements for the projects financed from the ESF, the access to data was much easier. However, we noticed differences in this regard between international projects financed from different ESF programmes (e.g. poor outcome evaluation of projects implemented within the *Lifelong Learning Programme*, better access to data on the projects financed from the framework programmes), as well as quite visible differences in national programmes (the countries of Eastern and Southern Europe come off worse, the Scandinavian countries and the ones from Continental Europe much better).

The task of choice of measures considered as good practices possible to be implemented in Poland and of their detailed description was performed based on information acquired from

people directly engaged in the implementation of the practices, in order to have an insight into the usually hidden logic and dynamics of work within the projects. We should emphasise a number of difficulties related with assessing a given practice as a good one. The elementary difficulty was often the mentioned lack of full information on the actually acquired long-term outcomes; in the case of projects co-financed from public sources there is usually only information on “indicative” results, i.e. the ones assumed in the project application which usually poorly describe efficiency, effectiveness, and durability⁵⁹. This problem regards also those projects which in the international arena are deemed examples of good practices⁶⁰, but it is usually difficult to acquire information on their long-term effects or more precise information on the manner of designing, implementing or evaluating the practice. We had also frequent difficulties with reaching more detailed information on undertaken measures and their effects, due to the completion of projects, dissolution of employment relation by people responsible for them with institutions implementing the projects, expiry of Internet sites, invalid addresses of people responsible for project implementation and in a few cases ceasing to conduct business by an institution implementing the project.

As a result of the conducted works a varied material was collected, which may be divided into a few project groups, more homogeneous from the material point of view:

Type 1 Measures aimed at supporting seniors without job, especially the long-term unemployed;

Type 2 Measures aimed at supporting older employees, allowing them to stay in their workplace for longer or to increase their chances to find another employment in the situation of dismissal risk;

Type 3 Projects focused on the implementation of age management in companies;

Type 4 Measures of social nature, extending the economic productivity, focused on the attempt to activate seniors and improve the quality of their lives, fighting marginalisation.

The above-mentioned four types of projects are ideal types, as usually different elements are joined; type 3 is usually connected with type 2, type 1 is sometimes connected with type 2, and furthermore the objective of projects focused on enabling the unemployed to return to work is often their activation in other life spheres. Thus, in practice there are often problems with unambiguous classification of a given project to one of the groups. The situation is the more difficult as some of the projects were of research nature (diagnosing a situation, in the case of projects implemented within international co-operation comparative diagnoses) or the nature of a test of innovative solutions, transferred from other countries.

⁵⁹ Attaining a result in the form of training of a certain number of beneficiaries assumed in the application not necessarily means that we achieve the planned long-term results (improvement of situation of people aged 45+ in the labour market).

⁶⁰ An edifying example was the result of a meeting with the representatives of employers conducted within the query in Bulgaria. During the discussion on the extent of dissemination of age management, as we heard the opinion that there are no such traditions, we gave an example described by Eurofound as an obvious success. In response, one of the meeting participants who, as it turned out, for years had been a personal manager in a company implementing that “good practice”, presented us the actual version of conditions of the measures then undertaken which had nothing in common with age management but related only to protecting employees at risk of dismissal who had 2-3 years left to become entitled to retirement. This measure described as an example of care of long-service employees first by the local press, and by the nationwide media, started to “live its own life” and became – due to overinterpretation of motives inducing to its undertaking – a “leading”, although always described very generally, example of conscious implementation of age management in Bulgaria.

Sometimes there were projects that could not be classified within any of the groups, focused on health condition improvement or intergenerational transfer of knowledge and co-operation between generations. However in these cases we may find some elements common with the projects of the distinguished categories: for example, measures related to health condition improvement were addressed to employees who therefore have an opportunity of a longer economic activity (e.g. Swedish *Salute* project), while in the projects focused on co-operation between generations we find some forms of mentoring, typical for measures included in types 2 and 3.

In the first two types of projects, the most common threshold age, after which it was possible to classify someone as a “(potential) older employee”, was the age of 45 or 50, depending on the criterion applied in a given country to distinguish people of special situation in the labour market. Projects of type 3 did not include such restraints. And in the last type, higher age was usually used to define beneficiaries, as well as some additional criteria, like economic inactivity or poor health condition (disability).

The above projects are implemented by various organisations, belonging to three different types of orders: public sector, market sector and social sector. This allows them to distinguish good practices at the meso- and micro-level. There are considerable differences between the particular countries as for the frequency of occurrence of the implementing entities by type, however it is difficult to make generalisations in this case due to the overall small number of analysed cases in each country⁶¹.

Within the analysed set of projects there is a relation between the project type and the financing institution and the implementing entity. Means allocated within the EU programmes are usually applied for the implementation of projects of type 1, and then of type 2. If the means come from local government, type 4 is much more often preferred. These regularities reflect the priorities of particular public entities, however the EU tries to support increasingly measures connecting the enabling to remain economically active for longer with age management in companies, assuming that this is the most effective form of aid, combining the needs of different stakeholders. Local governments on the other hand, feeling responsible for the execution of non-economic goals, more often recognize non-occupational problems, particularly those related to arrangement of free time by people who are not economically active any more, and to providing care if needed.

Speaking of implementing entities, the market entities much more often engage in the implementation of the first three types of projects, while the third sector entities dominated type 4 of projects.

The review of the so far collected projects indicates conventionality of actions undertaken in the majority of them. Only few of the implemented projects stand out with original and fresh character. This confirms the common opinion of the project executors, that even if “we haven’t seen it all”, we have certainly “seen almost all”. The projects that seem to be original, usually regard small groups fulfilling additional criteria: occupation, qualifications, skills or hobby. The said conventionality applies to a much greater extent to projects of type 1 and 3,

⁶¹ It should be noted that the objective of the research was not a quantitative assessment of measures favourable for active ageing in the EU countries; the assessment of measures at the meso- and micro-level was one of the elements of wider research taking into account also activities at the macro-level and conditions of conducted works. This affected the adopted analytical approach, agreed upon with the Contracting Party at the preliminary stage of works of the project team.

due to the greater homogeneity of the collectives of people constituting them. For when we are speaking of supporting careers of older employees or implementation of age management, the applied tools must be individualised by definition, they must take into account the specific of a workplace, occupation or work position.

The subsequent Chapters will present examples of interesting initiatives executed in the ten EU countries selected for analysis. At the same time we take an attempt of an overall evaluation of the activities undertaken at the meso- and micro-level within the four distinguished types of initiatives. Detailed information on the examples of the good practices under analysis, as well as many more examples from the analysed EU countries are placed in the Annex attached hereto in a CD.

18.1. Examples of measures aimed at professional activation of the unemployed aged 45/50+

With the target group consisting of the unemployed, it is usually assumed that unemployment refers to people with qualifications much lower than the average level, particularly women, in the case of which the following activities are necessary:

- performing a summary of knowledge, skills and competences of an unemployed person;
- determining deficiencies as related to the requirements of the labour market;
- introducing incentives motivating an individual to participate in activities improving its value in the labour market;
- furnishing an individual with knowledge on how to operate in the labour market;
- furnishing an individual with the *quantum* of knowledge and skills of general nature (e.g. economic education, basic operation of a PC);
- participation of an individual in trainings – with trainings usually relating to occupations of relatively short training time;
- participation of an individual in apprenticeships of two-fold objective – providing with practical skills and contact with a potential employer (at this stage the project participant has sometimes a possibility to adjust their profile to the specific needs of a potential employer).

The above-outlined path is frequently completed with a certificate issued by public institutions which confirms the acquired skills. The participants of a part of projects are encouraged to self-employment, through furnishing them with skills helpful in conducting own business.

However, two issues are crucial from the perspective of the effectiveness of measures aimed at unemployed people – selection of tools activating people without job adjusted to their individual needs and accurate diagnosis of opportunities to become employed in the local labour market. A good example of this type of measures is the “Chances” project implemented in the Czech Republic.

► **Name of the project** Chances (Šance)

► **Institution carrying out the project** Akademie J.A. Komenského (high school), Kladno, the Czech Republic

► **Project execution area** Středočeský kraj (a region); meso-level

► **Objective**

The aim of the project was to increase the competitiveness of the long-term unemployed aged 50+ in the local labour market through equipping them with new professional skills.

► **Project characteristics**

Actions taken under the project involved:

- recruitment of participants of the project, in collaboration with the labour office in Kladno,
- carrying out, in collaboration with a psychologist, staff analysis with regards to their skills and competency gaps,
- diagnosis and assessment of knowledge and skills of participants in relation to moving around in the labour market and their motivation to actively seek work.
- conducting professional courses grouped in professional blocks – the selection made from 2-3 of the proposed courses (courses to choose from: Administration Assistant, Security Guard, Social Services Worker, Assistant of the Disabled, Introduction to Business Studies, Introduction to Business Studies with English, Introduction to Computerised Bookkeeping)
- job search for project participants through contact with labour offices.

The project was carried out in 5 rounds; in each 45 people from the target group were to be recruited.

► **Effects**

The project was completed by a total of 230 people from the target group who have finished the full training round. The "hard" effects of the project should be appreciated, which are expressed by the degree of beneficiaries' employability – 50% of the beneficiaries found a job after completion of the project.

► **Strengths**

The success of the project was supported by the active involvement of the local labour office during key stages of the project: recruitment, identification of professions deficiency in the local labour market and job search for the beneficiaries of the project.

Extensive experience of the implementer in organizing training and education activities for adults as well as its good name in the local market also played an important role.

Appraisal of the results of the project resulted in its continuation in a similar form under Šance II project.

► **Recommendations**

Involving labour market institutions in the implementation of pro-employment activities addressed to the elderly may be – as the example described shows – a "catalyst" for achieving high efficiency of the implemented actions and can improve support results. At the same time, such way of "controlling" the process of recruitment by the labour office (and disfavours other unemployed persons registered there) can cause distortion of the actual effectiveness of interventions and prevent the fair assessment of it.

► **Assessment of the possibility of good practice popularisation in Poland**

The described practice can be implemented in Polish conditions, also due to the possibility for partnerships created by the training facilities and labour offices to co-operate at the local level.

► **WWW:** <http://www.ajakkladno.cz>

The projects which concentrated on the most “troubles am” client of public employment service, i.e. people suffering from long-term unemployment, with low qualifications and low social skills, were effective only in the case of an individualised approach to a supported person and providing strong psychological support, both in the period of preparations to find a job, as well as in the first few months of its performance, see. “Experience Counts 50+” – New Challenge, Great Britain.

► **Name of the project** Experience Counts 50+

► **Institution carrying out the project** New Challenge, non-profit organisation, London, Great Britain

► **Project execution area** London boroughs: Brent and Harrow; meso-level

► **Objective**

The main objective of the actions carried out for over a decade was to enable the return to the labour market of people aged 50, coming from ethnic minorities and affected by disability.

► **Project characteristics**

The project of New Challenge organization originated in 1997, when the experts of the organisation noticed the problem of high unemployment prevalent among those representing ethnic minorities living in Harlesden, a part of London borough of Brent. It was decided to create innovative solutions to enhance the professional activation of this social group. A pilot programme was conducted, involving the long-term unemployed older black men and the representatives of ethnic minorities. Brent Council, encouraged by the programme’s success (many participants of which returned to the labour market) decided to continue providing financial support for this initiative in the following years, until 2010.

The beneficiaries of the program were those at risk of social exclusion, long-term unemployed residents of London's boroughs of Brent and Harrow. Among them were representatives of ethnic minorities, Blacks and the disabled. Each participant was subject to an individual support. The programme participants started their work with specialists from filling out tests that were to provide information on their skills deficiencies. The main areas of assessment were writing, reading and numeracy skills as well as abilities to use information and communication technologies (ICT).

The next step was to conduct at least 6-hours interview with each participant to assess the level of their employability and to develop a plan for their professional career development and individual action programme (including development programme).

People who needed to develop their competencies were sent to training courses. The courses concentrated mainly on improving abilities to use information and communication technologies (21-hour training), but also developing other professional competences with regards to employment opportunities.

The project was based on one-to-one method of work (one coach worked with one participant). This enabled full customization of solutions to support the individual needs of each person covered by the program.

Those programme participants who managed to take up an employment, could avail of additional specialist support for the following six months (counselling, psychological training, etc.).

► **Effects**

The most significant advantage of the program carried out by the New Challenge was change in perception of project participants towards themselves, their skills and their position in the labour market. Thanks to acquired skills and detailed professional career development plans the participants managed to overcome majority of the barriers (including mental ones) that made

it difficult for them to find their own place in the British labour market. The approach used made it possible to reduce the number of long-term unemployed in two London boroughs.

The project success is best reflected in the following statistics:

- 100 participants took part in six-hour workshops aimed at understanding their strengths and weaknesses and developing a plan of action for the following months,
- 30 persons continued education after completion of the project,
- 18 participants took up employment within 6 weeks after programme completion,
- 11 participants got employed for the period of at least 6 months.

A lasting result of the program is acquisition and expansion of participants' skills in relation to A lasting result of the program is acquisition and expansion of participants' skills in relation to:

- using computer (using e-mail and the Internet, Word and Excel, etc.);
- writing CVs and cover letters;
- presenting personal abilities and strengths during job interview.

Thus, the chances of the programme participants of finding employment significantly increased.

► **Strengths**

The greatest strength of the program initiated by the New Challenge was the involvement of many organizations. This enabled providing the participants with comprehensive, specialist and on-going support. One of the most valuable initiatives was establishing cooperation with employers. They had a chance to explore the potential of older long-term unemployed people covered by the program. In eleven cases, the contact resulted in employing the project participants for a longer period.

Without a doubt, one of the decisive factors of the programme's success was the implemented "one to one" method, which facilitated personal selection of content and adjustment of workshops and courses to the individual needs of participants.

► **Recommendations**

The success of the *Experience Counts 50+* encourages to continue the programme and to expand it by other recipient groups. The particularly valuable element, that should be popularised, is an individual approach to each of the persons supported, in accordance with the principle of one-to-one work. This is very important especially for customers who are in an exceptionally difficult position and who in addition to old age have a disability or low skills. Restrictions in relation to popularisation of the program might involve relatively high costs of implementation and a considerable time-consuming character.

► **Assessment of the possibility of good practice popularisation in Poland**

Solutions implemented in *New Challenge* can, and even should be, popularised in Poland. Their effectiveness for the activation of the long-term unemployed may become a great example of public employment services (PES), which in this case should work closely with JOPS. The barrier that significantly hinders their wider use in the Polish conditions is high cost of implemented actions. What is more, individual approach to each of the project participants requires time and properly trained staff (trainers, career advisors). It seems, therefore, that establishing cooperation of PES with NGOs, in the framework of jointly implemented projects, would contribute to popularisation of British solutions (e.g. with support of the EU funds). The current organization of PES, their financial resources, tools available to career advisors and staff limitations make the full transition of New Challenge experiences to Polish reality can be exceptionally challenging.

► **WWW:** <http://www.newchallenge.org>

Problems with finding a job in the situation of its loss, have also people holding senior position and being better educated, people whose position in the labour market seems to be good. It turns out, that the necessary condition for that is to find a job quickly after dismissal. An interesting example of support for these people is an initiative implemented by the TalentPlus foundation in the Netherlands.

► **Name of the project** TalentPlus

► **Institution carrying out the project**

TalentPlus Foundation, non-profit organisation, the Netherlands

► **Project execution area** whole country with actions taken in various locations in the country; the groups are of local nature; meso-level

► **Objective**

The aim of TalentPlus is to support the unemployed aged over 45, with higher education degree, to look for employment.

► **Project characteristics**

TalentPlus provides creating cooperation network (groups) for people with higher education aged 45 and more. The aim of the project is the full involvement of network (group) members and learning from each other. The beneficiaries within the groups are in a similar situation; they support and motivate each other. The aim of these groups is the assistance in finding gainful work through: employment, starting your own business or through training and internships with a guarantee of employment. The project was initiated as early as in 1995 in the southern part of the Netherlands, where unemployment is very high. The project was so good that its actions were extended to other parts of the country. Currently there are 25 branches throughout the Netherlands.

Service TalentPlus encompasses an open-access space and space for registered users only which requires registration (and paying a membership fee). Full access to the program consists of three stages, logically related to each other: (1) re-orientation and motivation (diagnosis of the beneficiary's situation), (2) presentation and concentration (what do I have to offer, to whom and why), (3) inclusion in the network and job search. In all sectors the structure is the same, which facilitates introduction of new program participants and other beneficiaries (partners, sponsors, ambassadors). Profiling, harmonized methodology, clear framework of the implementation enable easy navigation in the TalentPlus site. Specific support involves improvement of skills related to finding a job (CV writing, interview coaching, telling about professional experiences, LinkedIn profile) and meetings with employers in order to understand their expectations. The cooperation is carried out in groups of 8-18, the members of which meet once a week for about three hours. Participation in the program cannot be longer than 16 months. Participants pay a fee: registration fee of EUR 25 and a monthly rate of EUR 10. After finishing the programme, participants can get the status of ambassador – regardless of whether they had found employment or not (this also entails a monthly fee of 10 euros).

► **Effects**

The number of registered users reached about 300 each year (with high dynamics of groups' composition). Currently 500 people participate in the programme. In 2012, 50% of participants found paid employment (in 2011 – 54%, in 2010 – 71%). Additionally, in 2011 145 people have taken unpaid work (172 – paid work). In 2012, 90% of participants found a job before 14 months had passed (in this sense efficiency had improved, as in 2011 this figure reached 78%, and in 2010 – 84%). Most participants of TalentPlus finds job within six months. Geographical scope of actions is also increasing – in 2012 the project encompassed 80% of the 30 macro-regions, while in 2011 – 53% and in 2010 – 47%. It is important to maintain contact with former participants who can provide information about possible vacancies in the new workplace.

► Strengths

The strength of the project is the high efficiency of actions. One of the reasons for success was also the fact that the project itself is a self-help organization of unemployed people aged 45+ ("the unemployed for the unemployed"). TalentPlus encourages professional potential of participants. Most of them find a job, and after participating in the project they still remain the active users of online services, assuming the status of an ambassador or a friend and support other group members. The group dynamics achieved this way contributes to project's success. The growing interest in TalentPlus service confirms its effectiveness.

According to the implementers, decisive factor for success of the project was high motivation of participants to find a job. During meetings within the group, which constitutes a specific support group, the participants exchange their experiences of the previous week – they share their successes and failures in relation to seeking work and this way learn from each other.

► Recommendations

High efficiency of the project is strengthened by the uniformity of groups looking for work, as well as creation of a forum for the exchange of knowledge and experience. Important factor for the success of the project is cooperation with municipalities, public services institutions, employers and those responsible for the recruitment in companies and acting on their behalf. Extended use of social media (networking, LinkedIn, Twitter, etc.) is also crucial.

High efficiency, measured with fast (usually in less than anticipated 6 months) leaving unemployment is on the one hand an advantage, and on the other hand a threat to TalentPlus operation. Each branch appoints a chairperson, from among the participants, who oversees actions of the group. Upon finding an employment the chairperson ceases their active participation in the project, and is replaced by another unemployed person. This way the developed know-how is lost, which disrupts the continuity of actions. At present the work on the reorganization of TalentPlus is being carried out (together with central administration) with the intention to reduce the discussed problems.

As part of a long-standing operation of TalentPlus the changes were necessary to adjust the project actions to the current needs of the labour market. Unlike the early years when the focus was mainly on the preparation of application documents, more attention is now attached to the use of social media as information carrier about the job seekers participating in the project, but also as a source of information about job vacancies. Established brand of organization, composed of highly skilled professionals, experts in their domain, increases their chances of re-employment. Considering the enormous difficulties of people approaching retirement age in finding a new job (despite their experience and extensive know-how), this action must be assessed as very useful – also in Polish conditions.

► Assessment of the possibility of good practice popularisation in Poland

Motto of the activities carried out: "The road to the goal is equally important as reaching the goal" points to focus on the process of mutual cooperation between participants – job seekers with higher education. As the experiences of employment agencies in Poland show, such an initiative is needed, because people aged 45/50, who has a high professional status the time when they lost their job, usually have problems with finding new job due to having high expectations of the prospective employers. What is more, the longer the time they search for work, the worse they are evaluated by employers and therefore their chances to continue professional career decrease.

Methodology of the project does not require adaptation to Polish conditions and can be implemented by interested institutions. Considering the self-financing of TalentPlus and service and commitment of volunteers in current project activities, this practice can be implemented by organizations of the third sector. At the same time, it is important to ensure the possibility of using free-of-charge venues for the group meetings (which is currently a problem of TalentPlus, the

organization based on voluntary work, which does not have suitable rooms in different parts of the country, nor the resources that could be used for renting them, which creates problems for every day operation of the organisation). The inclusion of the third sector organisation in the implementation of the project can reduce this problem if cooperation network of organisations in different parts of the country is established. In Polish conditions, however, this might be difficult. Another option could be – similarly to the Netherlands – that the entities offering support to the unemployed (in Poland – poviats or voivodship employment agencies) would provide the venues. Taking into account the planned amendment of the legislation on employment promotion and labour market institutions, which is to enable greater cooperation of these entities with the public, this solution seems to have a good chance of success in Polish conditions.

► **WWW:** <http://www.talentplus.nl>

18.2. Examples of measures aimed at continuation of employment by employees aged 45/50+

The second type of projects includes activities aimed at supporting present employees, enabling them to stay longer in the labour market. Characteristic activities include:

- furnishing with skills and qualifications adjusted to the present job position or a position which the employee is soon to assume due to the internal restructuring of the company;
- emphasising the importance of utilising mentoring and providing the participant with basic skills related to its implementation;
- providing general skills beyond the so far performed occupation or extending the already acquired skills (computer operation courses, language courses), having in mind another employer;
- furnishing with the knowledge on the possibility to find a new place of employment;
- affecting health condition of the employed through promoting health-oriented conducts, periodic medical examinations etc. bearing in mind the influence of the project on the extension of the period of ability to work.

An example of such measures is the *Innovative Instruments in Vocational Training Helping to Increase Workers' and Enterprises Adaptability* project implemented in Romania, whose aim was to enable employees assessing their chances as low to keep the present job to improve their qualifications and thus increasing the probability of maintaining the current job.

► **Name of the project**

Innovative Instruments in Vocational Training Helping to Increase Workers' and Enterprises Adaptability

Instrumente inovatoare în formarea profesională pentru creșterea adaptabilității lucrătorilor și a întreprinderilor

► **Institution carrying out the project** COLFASA Association, Romania

► **Project execution area** Bucharest; meso-level

► **Objective**

The aim of the project was to stimulate employment in Bucharest through training courses, life-long education and access to new technologies. The main objective of the project was defined as supporting businesses in order to develop employee skills level. Detailed objectives were as follows: (1) to develop the abilities of businesses to support qualifications development of their employees, (2) to promote active aging of employees, especially those with low skills or those

at risk early exclusion from the labour market and social exclusion, (3) to increase competitiveness and adaptation abilities of the companies in the region through specialist training for employees, (4) shaping awareness of key local partners in relation to necessity to invest in human resources.

► **Project characteristics**

The measures implemented under the project were intended to promote lifelong learning and active aging through a series of workshops, information materials (brochure, posters, flyers), newsletter, press releases, conference closing the project. By means of the e-learning platform E-instruire.ro a series of training courses was carried out in three fields of expertise: English language, computer skills, entrepreneurship (including management, communication and marketing as well as safety at work), addressed to older workers with education lower than average.

The project partner – Research Institute on the Quality of Life (*Institutul de Cercetare a Calității Vieții*), specialising in research on life quality and social policy, was involved in conducting needs assessment – ex-ante i mid-term. Ex-ante concluded that in Romania the qualification development of employees does not keep up with technological development. This occurs mainly in the SME sector. During the project in-depth studies were conducted in order to: (1) evaluate the use of e-learning technology in Bucharest-Ilfov region-with regards to expectations and development prospects, (2) to evaluate e-learning training courses by employees.

The conference "Interactive learning systems for e-learning platforms" was organised, with practitioners from other EU countries. It was a forum for the exchange of good practices in the field of online learning. Also a debate on "Effective methods of learning, realities and challenges" was held.

► **Effects**

The main product of the project is the e-learning platform through which the courses were conducted. English language courses were participated by 66 people, and completed by 51. Computer courses were attended by 59 people (52 completed them successfully), courses on entrepreneurship were attended and completed by 95 people. Participation in the e-learning courses contributed to increase the skills of those who with low education and improve their situation in the labour market. Through popularisation activities, employees became better aware of the need to undergo training and continue education; also, the workers' and employers were acquainted with concept of active aging (500 recipients in total).

► **Strengths**

The strengths of this initiative include addressing the project activities to both sides of the employment relationship – both employees and employers. Access to training via e-learning platform increases the availability of courses for interested workers who are at risk of redundancy or who are considering leaving work due to age. It often results from the fact that linguistic and computer competency of the older generation is not relevant, which this project responds to. At the same time, increasing the awareness of the need to adapt one's skills to the changing needs of the labour market on the one hand, and on the other, preventing discrimination of the workers by the employers through promoting measures in relation to investment in human resources, should contribute to keeping older workers in employment.

► **Recommendations**

It might seem that poor computer skills are a barrier to the involvement of older workers in online courses, their functionality, however, which is an advantage of the online platform E-instruire.ro as well appropriate programme and course content, resulted in great interest of the beneficiaries.

► **Assessment of the possibility of good practice popularisation in Poland**

As in Romania, also in Poland, e-learning is now a secondary solution for training companies and employers, despite the low cost and high flexibility of the education process. Counteracting digital exclusion, with the assistance of a promotional e-learning, should help overcome this de-

mand barrier. Certainly, it is necessary to enable participants (especially those at the age of 45/50+) to exchange frequent online consultations (via live chat, mailing, etc.), but also in a stationary form.

The proposed measures can be implemented in our country, it is advisable, however, to resign from limiting target group to those with low skills, because it significantly reduces the interest of the beneficiaries (and makes it difficult to recruit them).

► **WWW:** <http://www.colfasa.it/ro/index.html>

Some of the initiatives worth recommending combine the affecting the possibility of further employment of present employees with age management, focusing on a specific dimension of adjusting the employees and the company to ageing labour force, i.e. on health condition, see the *Health and well-being, and active retirement policy* project implemented in the Ferrero company.

► **Name of the project** **Health and well-being, and active retirement policy**

► **Institution carrying out the project** Ferrero, Italy

► **Project execution area** Within one company; micro-level

► **Objective**

The project presented in the case study was own initiative of the Italian Ferrero company. For years the company has done all its best to maintain good relations with employees and to create friendly, almost family-like atmosphere in the workplace. The management of Ferrero appreciates older workers with long years of service within the organization. At one of its factories (Alba), which employs 3,900 staff (49% of whom were women; 25% of the staff were aged 45 or more), the company implemented solutions to improve health of the employees and to increase attention to their well-being. The services offer provided by the employer was available to all employees, regardless of their age and gender. At the same time, the company put great emphasis to caring for the welfare of workers at every stage of their professional life until they reach retirement age. For the sake of older workers Ferrero Foundation was created by the company, with an extended offer of cultural events, available both to current employees and the retired members of staff.

► **Project characteristics**

The initial initiatives, aimed at improving the well-being of the employees, were undertaken by the company many years before. They focused mainly on caring for health of the staff. Ferrero made it possible for older workers to access health services in the workplace. The staff of the factory has 24-hour access to doctor and nurses who work on site and perform simple, free-of-charge laboratory services and vaccinations. The costs of more complex treatments were also initially borne by the employer. Over time, the offer was extended to all the employees and therefore the total expenditure for this purpose was so high that it was decided to limit the reimbursement of treatment to exceptionally serious cases. All the staff, especially its senior members, willingly avails of the company's medical coffer. What is more, the company implemented solutions to maintain contact with retired employees who had stayed in the company for at least 25 years. And mainly to them, to a large extent, the initiatives of Ferrero Foundation, created in 1983, are addressed. They belong to the range of actions with regards to corporate social responsibility and building the image of a good employer. The management of the Foundation is mostly composed of retired employees.

The oldest factory workers are also covered by special training programmes designed to prepare them for a smooth completion of professional career in view of retirement. During the training, those ceasing their careers got acquainted with new areas of activity available to the elderly.

These activities include cultural programmes and the projects undertaken by Ferrero Foundation, related to art and social work. Retired employees are therefore encouraged to remain active through involvement in activities of the Foundation.

► **Effects**

Actions taken by Ferrero made the company a recognizable employer, who cares for its employees, not only when they are professionally active, but also after they reach retirement age. Thanks to such image, the company is attracting new employees who share its values and can count on the commitment and loyalty of the staff. Staff turnover at the factory has been low for many years.

Also the number of people who avail of cultural offer of the Foundation is impressive. About 1500 of retired Ferrero employees regularly participate in artistic activities undertaken by the company and actively join them. Thus, the company significantly improves the well-being of the retired employees, supporting their activity in other fields than professional life. On the other hand, the concerns of those members of the staff who are approaching retirement age are lessened. Fear of the unknown was significantly reduced among the employees as they are aware of the existence of interesting alternatives to professional work.

The success of activities directed to retired employees encouraged Ferrero to make attempts to extend the offer of the Foundation to the group of people that are still professionally active, and had stayed within the company for at least 25 years. The company plans to put this idea into practice in the nearest future.

► **Strengths**

The advantage of the solution introduced by Ferrero is the increase of employees' commitment by providing them with additional benefits package. Strong motivation to work in a company can result in higher efficiency of individual work and consequently the whole company. An important advantage of the described practice is not only to carry out actions aimed at improving physical health of employees, but also to ensure their well-being. This approach helps to keep employees in the company despite their advanced age. At the same time, cultural and social activity of the foundation operating at the company strengthens the position of Ferrero in the region and motivates more people to take up employment in the company.

► **Recommendations**

Ferrero's experiences highlight the importance of investing in health and welfare of employees. Age management programs need to consider, apart from medical services they offer, the instruments to support cultural and social development as well as social and civic activity of the employees.

► **Assessment of the possibility of good practice popularisation in Poland**

Prezentowany projekt przyniósł firmie wiele korzyści, należy jednak podkreślić, że jego wdrożenie wiązało się z koniecznością poniesienia przez organizację znacznych kosztów. Z tego powodu, choć nie istnieją bariery instytucjonalne, czy też kulturowe, utrudniające potencjalną implementację. The project presented was very beneficial for the company. It should be noted, however, that its implementation incurred significant costs to be borne by the organization. For this reason, although there are no institutional and cultural barriers to the potential implementation of described practices in Poland, the possibility of their popularisation in domestic enterprises raises many doubts. The full implementation of the solutions used successfully in Ferrero will be affordable only to the largest and wealthiest companies. For organizations in the SME sector, especially small companies, this task may be too costly. It seems, however, that in a smaller version, for example, limited to providing funding of health services and cultural activities, the presented solutions are likely to get accepted by a larger group of Polish companies.

► **WWW:** <http://www.ferrero.it>

18.3. Examples of measures aimed at age management

In the area of age management the activities characteristic for this group of projects include:

- actions making the employers aware of the need to use that management approach;
- supporting external services and in-house experts focused on the consequences of labour force ageing for the future of the company;
- determining the course of the future occupational career of the present employees and determining conditional careers, i.e. with defined criteria whose fulfilment will decide on the course of career;
- organisation of courses and trainings improving qualifications of employees, regardless of age;
- conducting mentoring and tutoring as tools of the transfer of knowledge, skills and organisational culture;
- activities aimed at adjusting the working environment to the specific needs of an older employee;
- encouraging health-oriented conducts;
- introducing flexible hours;
- implementing solutions allowing to combine economic activity with family duties – looking after dependent family members;
- encouraging older employees to participate in the above-mentioned activities through showing them potential benefits or losses related to lack of participation.

A good example of the scheme outlined above is the *Human resource policy for all ages at Barclays'* project.

► Name of the project

Human resource policy for all ages at Barclays'

► Institution carrying out the project Barclays, large enterprise, Great Britain

► Project execution area Multi-facility enterprise, micro-level

► Objective

Barclay's company is an international financial institution. In 1990s the British branch of the corporation had to face the problem of key skills and knowledge resources loss because of manpower reduction, which mostly affected older employees. The management of the company, trying to avoid similar mistakes in the future, decided to create a proprietary program aimed at efficient age management. The aim was to create a team of workers that is diverse in terms of age and competence teams. A balance between the different age groups of employees was to be achieved. For this purpose a system of incentives was implemented, directed to senior staff members, the aim of which was to extend professional activity of seniors (also beyond retirement age).

The company also strived to build the image of the organization that appreciates all employees, regardless of their age.

► Project characteristics

The main beneficiaries of the project were employees aged over 50. In order to better adjust the age management strategy that was being developed to the needs of older staff members, the company conducted a "Working to 70" survey. The aim of the survey was to understand the expectations of this group of workers and the factors affecting their motivation to stay in business

despite advancement in years. The attempts were made to determine the main problems the older workers struggle with. To identify them, an opinion survey was conducted among the employees, in the form of an anonymous questionnaire.

Another component of the project was to carry out the review, evaluation and analysis of the company's human resources policy, including the ways it affects workers from different age groups.

The company management has taken a number of initiatives (e.g. providing information through the company's Intranet), meant to increase awareness of the benefits resulting from age diversity of work teams among those responsible for recruiting as well as other employees of the company.

Some of the company's divisions were reorganised, e.g. in Barclays call-centre, with mostly young staff so far, older people were also employed. Additionally, members of corporate teams responsible for recruiting were joined by those aged over 60.

The company wanted to be perceived as an employer who is friendly towards all persons, regardless of their age. For this purpose, "No age barriers" advertising campaign was conducted in order to encourage people aged over 50 to work at Barclays.

Pay system was also rebuilt so that senior staff members could combine their remuneration with retirement pay.

► **Effects**

Thanks to complex solutions carried out, the company achieved its planned goal – it managed to create a team made up of different generations of workers. As a result of the changes, number of people aged over 50 employed by the company exceeded number of younger workers aged below 21. Within two years of project implementation, the organization hired 400 people aged over 55 (some of them were over 60), and 61% of the employees who had reached retirement age (60 years), decided to continue employment.

A major advantage of Barclay's approach was overcoming mental barriers of older workers who now want to remain professionally active for as long as possible and have stronger motivation and job satisfaction.

► **Strengths**

The factors that distinguish the described project from others are its scale and complexity. Many different forms of actual implementation of age management solutions within the company were used. Information about the actions taken and their significance was conveyed not only to the employees of the company, but also outside the company, which allows to include this initiative in a group of socially responsible projects.

Finally, a great advantage of the solutions implemented at Barclays was that they were preceded by meticulous analysis and research, which made it possible to assess if the changes about to be introduced are needed and to adapt them to the needs of the company and its staff.

► **Recommendations**

The experiences of Barclays to the large extent can be used by those organizations that recognize the importance of age management, or in a broader context, of diversity management. Getting through with the information on the benefits of orienting human capital management (HCM) strategies and organizational culture to the promotion of diversity and knowledge sharing requires taking up education and popularisation actions in relation to entrepreneurs.

► **Assessment of the possibility of good practice popularisation in Poland**

The project presented deserves to be popularized in Poland; however, due to relatively high costs of its implementation in a form chosen by Barclays, it would be easier to be implemented by large enterprises. Small and medium companies can consider it a source of inspiration and implement the chosen solutions in a slightly lesser extent.

Popularisation of solutions for the creation of a staff teams, made up by representatives of different generations, will be possible only when the Polish employers will grasp the idea of age management. Such examples as the one quoted, indicating negative consequences of neglecting this factor, which might lead even to destabilization of the entire company, may be an important argument in the discourse on the significance of age management.

Popularisation of knowledge on the benefits of creating staff teams which are diverse in terms of age, ways of work reorganisation and reconstruction of HCM and organisation culture strategy should be supported by employers' organizations and public administration.

► **WWW:** <http://www.barclays.co.uk/>

An unconventional and interesting solution from the perspective of the situation of the Polish labour market in the period of economic slowdown and the necessity of company restructuring is also the proposal of activities undertaken by Bulgarian Telecommunications Company PLC, within the framework of age management, aimed at affecting the ability of older employees dismissed within the group layoffs to find a new job.

► **Name of the project** **Entrepreneurship programme executed within the collective bargaining agreement – own initiative**

► **Institution carrying out the project** Bulgarian Telecommunications Company PLC, large enterprise, Bulgaria

► **Project execution area** Multi-facility enterprise; micro-level

► **Objective**

Following the privatization in 2004, the company carried out restructuring measures aimed at reducing employment. In cooperation with all five trade unions operating in the enterprise, a collective bargaining agreement was signed under which the entrepreneurship development programme was launched, addressed to people who opt for employment contract termination by mutual agreement and who had worked in the company for at least 10 years. The programme was availed of 429 employees in total. An alternative to the development program was to obtain compensation in the amount of up to 16 gross salaries (average 2683 euros).

► **Project characteristics**

Entrepreneurship development program consisted in the implementation of three types of activities:

1. short-term entrepreneurship training organized by the regional chambers of industry and commerce,
2. assistance in business plans preparation,
3. subsidized support for selected projects (provided by ProCredit Bank, specialized in providing micro-loans) – a condition for obtaining funding was the usefulness of the planned activities for the region and the creation of new jobs for the employee and his family members.

14 projects were selected for funding and supported with the amount of 345,000 BGN (176,389 euros), which constitutes an average of 12,599 euros per project). 11 persons of the group were employees aged 50+. Financial support was awarded to the projects representing a wide range of service, trade and manufacturing business, in particular with regards to: production and sale of vegetables, diagnostic medical services, accounting services, running a cafe, running a small store selling drinks and snacks, telecommunication services, beekeeping, production of paper packaging, cultural tourism, agricultural services, cars repair, small furniture manufacturing.

► **Effects**

As a result of the project 11 people aged 50+ received substantive and financial support in starting their own business. There is no information on the sustainability of the effects achieved; it is

not known whether the companies established by workers aged 50+ stayed on the market. There is no doubt, however, that the scale and scope of the support provided as part of the entrepreneurship development programme offered significantly increased the chances of maintaining professional activity of the elderly after termination of their employment in BTC company.

► **Strengths**

The high share of workers aged 50+ in the group of beneficiaries of financial support suggests that this group of people got special advantages in this regard. Help for redundant employees was not limited to the financial support but also included professional technical support before starting a business (training and counselling), and after it was created (support and monitoring by the financial institution).

► **Recommendations**

In the process of controlled reductions the thoughtless use of equal opportunities policy would probably put older workers in more difficult position – as compared to younger workers – in the labour market in terms of possibilities of continuing professional activity. The example presented shows that older people are willing to use the possibilities of prolonging their professional activity, if such are created, for example through self-employment. Therefore, similar examples should be widely spread among both employers and employees who are facing restructuring process.

► **Assessment of the possibility of good practice popularisation in Poland**

The practice presented can be successfully used in restructured companies operating in Poland, particularly in the context of the co-operation possibility between Polish entrepreneurs with numerous institutions supporting entrepreneurship development.

► **WWW:** <http://www.vivacom.bg/en>

Within the context of age management we may also find examples of unusual actions undertaken by local authorities, aimed at raising the awareness among employers of the necessity to take into account the specifics of older employees at the stage of employing and recruitment, see AC lyftet – Lycksele Kommun. This element of affecting the common character of age management is usually not sufficiently emphasised, as the activity of public authorities is usually noticed only on the macro-level.

► **Name of the project AC lyftet**

► **Institution carrying out the project** Lycksele Kommun (Lycksele municipality), Sweden

► **Project execution area** Municipality; meso-level

► **Objective**

The main objective of the project initiated by the Swedish Lycksele municipality was to increase its competitiveness by encouraging entrepreneurs to start their business in the region. Thus, the project implementation served both for the purpose of municipality development and for unemployment reduction. The creators of "AC lyftet" wanted to involve various social groups in the project: employers, public administration representatives (including employment services representatives) as well as employees and the unemployed (particularly those at risk of exclusion, e.g. people aged over 45.)

Thanks to the project the municipality could better understand the needs of companies operating in the area and the situation of the unemployed and those in employment. At the same time, the educational actions undertaken, directed to business owners and managers, were supposed to broaden the employers' knowledge of human resources in the region and to encourage them to carry out tasks related to CSR (Corporate Social Responsibility). One of the actions was to involve the companies (under local partnerships) in developing skills of the unemployed.

► **Project characteristics**

Within the framework of the project, several training sessions, workshops and seminars for the employers were carried out. The employers have the opportunity to learn about the needs of the region and to extend their knowledge on Corporate Social Responsibility. The training offer is addressed mainly to the entrepreneurs interested in employing people aged over 45. At the same time, people aged 45+ who have difficulty in entering the labour market are included in development programmes intended for upgrading their skills and achieving competence particularly sought after by the employers.

► **Effects**

The project has already brought measurable benefits. Investors willing to start a business in the municipality were attracted to the region. At the same time, thanks to the development programmes directed to job seekers, a decrease in the number of unemployed was observed. A particularly valuable result of project actions was the creation of a consortium – in cooperation with employers, training institutions and municipal authorities – for professional training of the unemployed.

Another noteworthy result of the project, which can pay off in the following years, was the increase of employers' involvement in the affairs of the region and better understanding of their needs and problems.

► **Strengths**

One of the greatest advantages of the approach used in the project was the involvement of various social groups in the development of the region. Incorporating employers provided significant benefits, as through better understanding of the situation in the municipality and appreciation of socially responsible activities they took an active part in developing skills of the unemployed. The fact that the project was implemented jointly by training institutions and local authorities resulted in a better adaptation of educational offer to the region specificity and the needs and capabilities of different groups of beneficiaries.

► **Recommendations**

Implementation of similar projects in the future will require, as it might be expected, providing employers with more extensive information on the benefits they can achieve through taking action in the field of corporate social responsibility and the establishing local partnerships. Involving business owners and managers in the project may face barriers. Apart from underestimating the importance of CSR, time limitations of the employers can be also prove to be significant. They can to a great extent hinder or even preclude better extended involvement of entrepreneurs in the development programmes (training sessions, seminars, etc.).

► **Assessment of the possibility of good practice popularisation in Poland**

Actions taken under "AC lyftet" project can be successfully implemented in Poland. This requires, however, encouraging employers to undertake the tasks in the area of CSR. The scale of Polish companies might constitute some limitation. The large majority of Polish companies are small organizations and micro-enterprises. Their owners, especially in times of economic downturn and, what goes with it, deterioration of a condition of large group of companies, may not be interested in the implementation of similar projects. What is more, the accumulation of daily tasks and time constraints of the employers can greatly limit their involvement in the project activities.

Forming local partnerships can be another challenge. In Poland the initiatives of this type are still not popular enough. This situation could be changed thanks to the informational campaigns on a large scale (initiated by public administration) which present positive experiences in that area and projects implemented locally that support various institutions in their attempts to establish and strengthen cooperation.

► **WWW:** <http://www.esf.se/en/Projektbank/Behallare-for-projekt/Ovre-Norrland/AC-lyftet/>

18.4. Examples of measures aimed at activation of seniors

The group of projects/programmes described in this item include activities of social nature, focused on an attempt to activate older people, improve the quality of their lives and reducing the range of their exclusion. This category is most internally varied among all analysed types of projects, nevertheless we can find certain typical characteristics, such as:

- an attempt to find activation measures of the edutainment type, i.e. activities aimed mainly at education, with the form of entertainment making the educational message more attractive and encouraging to spend time on it;
- including, even if to a limited extent, representatives of other generations, i.e. preventing undertaking activity in a group limited by age;
- undertaking activities aimed at more effective ways of support for people in need;
- undertaking activities aimed at maintaining the independence and self-reliance, even if only in some spheres of life;
- raising the elderly's awareness of the fact that being active at old age refers to various careers and life spheres.

A project fitting into the framework of the above-mentioned type is the *SENIOR CAREER – Active Ageing and Pre-Retirement Counselling* project implemented in Denmark by Beskaeftigelsesforvaltningen, Arbejdsmarkedscenter Midt in Aarhus, aimed at facilitating the transition from the state of economic activity to retirement through presenting a variety of possible types of activities to the future pensioners which may be conducted after permanent labour market exit.

► **Name of the project** *SENIOR CAREER – Active Ageing and Pre-Retirement Counselling*

► **Institution carrying out the project** Beskaeftigelsesforvaltningen, Arbejdsmarkedscenter Midt, Aarhus, Denmark

► **Project execution area** Aarhus region; meso-level

► **Objective**

The main objective of the project was the exchange of knowledge between the partners referring to the paths of aging in their countries and the exchange of good practices in the area of counselling for retiring persons.

► **Project characteristics**

Within the framework of the project, the international partners shared their experiences in regards to educational and consulting measures developed in their institutions for support and promotion of active aging.

Danish project leader conveyed to the other partners involved in the project his experiences in relation to the realisation of "Senior Force", two-day courses for people of pre-retirement age. The aim of the course was to encourage the participants to reflect on the following questions: Who am I now? What do I want? How will I achieve it? How will I make it permanent? The aim of the course was to convince participants to seek independently for the ways of further personal development, to make these actions meaningful and to arouse participants' passion for further development.

Subject matter of the course focused on the issues that fall within the framework of the following imperatives:

- reject stereotypes connected with thinking about retirement,
- determine your key skills,
- Set your goals and arouse passion.

The results of the project were evaluated and then publicized at conferences promoting the project and its results as well as through the project website.

► **Effects**

The course was highly rated by the participants (nearly 70% of them were very satisfied). In the evaluation survey conducted after the course had been completed, from among the total number of 92 participants:

- 53% declared to be ready to improve their contact network,
- 44% declared to be ready to do volunteer work,
- 39% declared to be ready to improve their health habits,
- 38% declared to continue working in their profession.

Participation in the course prompted the participants to change their earlier plans connected with reaching the retirement age and to realize their physical, social and mental potential.

► **Strengths**

Practice shows the great importance of undertaking initiatives to make people in pre-retirement age realise the purposefulness and possibility of maintaining their further activity, not only professional, but also physical, mental and social one. Project experiences prove that the subject of active aging is universal and applies to different societies, regardless of their level of socio-economic development and existing cultural differences.

► **Recommendations**

Undertaking joint projects initiatives by partners acting in different cultural contexts is a good platform for the exchange of mutual experiences and provides opportunities to develop solutions of universal and supracultural character. Realisation of such initiatives – although it cannot constitute the main axis of the support system – can be a valuable complementation of it. It is important to encourage national institutions that offer support to elderly people to engage in similar initiatives as well as to create them with the use of available funding sources, which in the current programming period are, for example, the innovative projects with a transnational component, offered within the framework of the Operational Programme Human Capital.

► **Assessment of the possibility of good practice popularisation in Poland**

The practice can be used in the process of formation of the active aging programme, although in the course of pilot study it would be recommended to check its adequacy to Polish reality (especially in relation to the subject matter of the course), and, if necessary, to introduce necessary modifications.

► **WWW:** <http://www.seniorforce.dk/>

Another project which perfectly fits that group is *Gente 3.0* implemented in Spain, focused on providing seniors with operation skills of a computer and other ICT devices, which allows them to take up activities in various fields.

► **Name of the project** *Gente 3.0*

► **Institution carrying out the project** „la Caixa” Foundation in co-operation with Xunta de Galicia and the Ministry of Social Affairs

► **Project execution area** Large part of the country with action executed locally

► **Objective**

The aim of the project is to promote volunteer work among seniors. The specific objectives of the project consist in strengthening the self-esteem of seniors, preventing social exclusion, promoting social inclusion and a sense and prestige to this stage of life.

► Project characteristics

A pioneering program for seniors was introduced, which is being carried out at present (in 2013) in 607 own centres in cooperation with various public institutions. The centres are meeting places of seniors, enabling them to meet other older people, socialize, learn how to take care of their body and mind; they also create the opportunity for transfer of knowledge.

Among the activities carried out there is "Computing and Communication for All" programme, which in 2012, through 598 CiberCaixa centres opened the door to the world of computers and the Internet for elderly. Within the framework of Gente 3.0 project there are computer courses organized that cover such topics as using of the keyboard and mouse, word processing, Internet, software for editing photos and video. The course is carried out in small groups at two-hour sessions twice a week for about 12 weeks.

The Foundation also conducts awareness-raising activities, through organizing conferences, a wide range of courses (including classes at the gym, yoga, healthy eating, digital photography, language courses), reading workshops ("Grandes Lectores" – Great Readers), film forum. In cooperation with RNE and "Together, step by step" the Foundation is organizing a competition for seniors on texts that reflect their view of the world (in 2012 the fifth edition took place), which are circulated in form of publications and radio plays ("Historias de Vida" – Life Stories). "Respiro Familiar" (Respite), is a network of volunteers who provide support to caregivers and families of people affected by neurological disorders. This provides respite to those who care for ill family members, and in the meantime, volunteers offer to their wards a variety of classes (e.g. memory training, reading workshops). "Acción Local" (Local Action) aims to promote volunteering through a network of cooperation with local NGOs. "Proyectos intergeneracionales" (Intergenerational Projects) promote intergenerational relationships through participation and active involvement of seniors in working with children and young people as volunteer work. Within the framework of "CiberCaixa en Centros Penitenciarios" (CiberCaixa in Prisons) seniors volunteers teach young prisoners how to use a computer.

The Foundation's activities also focus on maintaining independence of seniors for as long as possible through workshops, stimulation exercises, etc. Classes are held that aimed at maintaining mental activity – exercise focusing on six areas of cognition, i.e. attention and concentration, memory, visual processing, auditory processing, language, cognitive functions ("ActivaLaMente" – Active Mind). The Foundation also provides transportation services for seniors with limited mobility, enabling the group to participate in the workshop.

The Foundation carries out a programme "Vivienda Asequible", which aims to promote building of affordable housing for people aged 65+ with the lowest income, however this action is not an element of the project discussed.

► Effects

607 "CiberCaixa" centres were created, which are transformed into spaces of social participation of seniors. In 2012, the Foundation activities have benefited more than 630,000 seniors. The project contributes to the improvement of communication, building social relationships preventing isolation and loneliness. It also teaches seniors how to use their memory.

An important result of implemented activities is the development of seniors' volunteer activity. In 2010, senior volunteers support was given to 346 prisoners from six prisons.

► Strengths

Seniors, who gained their first experience with computers in "CiberCaixa" courses, get involved as volunteers into the courses on ICT conducted by the Foundation, directed to people with disabilities, immigrants, prisoners and other seniors. They also play the role of animators. The organization uses its extensive experience – it has been carrying out the activities targeted to seniors since 1997 in collaboration with the Ministry of Health and Social Protection. Seniors are one of the target groups of the activities carried out by the organization. Involving seniors vol-

unteering activates them socially, by supporting at the same time the activities for other disadvantaged groups (children with mental disabilities, migrants, prisoners). Through collaboration with other institutions, including local and central government units, the presence of seniors in the community is promoted. Centres are intended to play integrational role and serve to create "community open space".

► **Recommendations**

Better social involvement of older people – both as beneficiaries of educational activities and as teachers (mentors) of other seniors – brings significant benefits to all sectors of society, organizations and the elderly. It is important to overcome the barriers associated with the digital exclusion of seniors as this is the first step to further activation measures.

► **Assessment of the possibility of good practice popularisation in Poland**

Full implementation of this practice in Polish conditions would be difficult due to e.g. high costs (approx. EUR 24 m). Creating from scratch the centres that provide a full range of services for seniors, considering the weakness of the third sector in Poland, would be expensive and it seems that at this stage of development – very difficult. According to the results of the study *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland*, carried out under "Equal opportunities in the labour market for people aged 50+" project, NGOs rarely focus their activities on this age group (usually diversify range of their actions), offering care or integration support seniors rather than activating them socially. The voluntary commitment of Poles aged 45+ is also poor (among people aged 49-69, only 1.7% got involved in volunteering over the last 24 months, and among people of retirement age, this percentage amounts to around 1.5% for both genders, although it should be noted that interest in volunteering of men is increasing and decreasing in case of women, after reaching the age of 60/65). Also the involvement in social activities is poor (it is presented only by 3.4% of people aged 45-69, including about 4% of men and 2% of women aged 60/65 +). The potential for implementation is large, and in view of the growing interest of seniors in the universities of the third age, it is recommended to attempt to develop, basing on them, the "be-to-be" volunteering (senior volunteers, who have necessary skills, teach other seniors how to use computer, conduct reading workshops and memory training). Such action will not be on such a large scale as those carried out in the presented good practice, however, their applicability may be equally high. The actions of this type may also be initiated and promoted as part of the social franchise.

► **WWW:** www.fundacio.lacaixa.es

18.5. Summary

The above-mentioned characteristics of the analysed projects refer to ideal types, however the description fits in quite well with the majority of the actual projects.

Lack of information on long-term project outcomes arises concern. Usually, in particular in the case of type 1, there are no data on long-term results, apart from naming soft results, increase of competences and professional skills or knowledge on how to navigate the labour market. This hinders the evaluation of effectiveness and efficiency of the undertaken activities. Projects of type 3 seem to bring the most lasting effects, as it can be assumed that a company who incurs at least partially the costs of implementing certain measures, will be interested in gaining profits from them, which naturally emerge in a longer perspective.

The conducted analysis of projects indicates that they are characterised with a "standardised variety", i.e. they have some typical features of their implementation. At the same time, based on quite limited information on long-term effectiveness, we may indicate certain characteristics determinant for success. In the case of the first three types of projects these are:

- starting from the “demand side” – clear determination what is the demand for older employees in the labour market and within a company, what are the possibilities to employ them, what requirements they must fulfil in order to work (further);
- focus on an individual – precise determination of the state of knowledge, qualifications and skills of an individual, its predispositions, defining key deficiencies and identifying those skills that are possible to be acquired by the individual and which are simultaneously sought for by its (potential) employer;
- support during the whole process of adaptation – usually, in particular by people with the lowest competences and the worst situation in the labour market, the mere possibility to be employed is too weak an incentive to undertake long-term efforts of training and apprenticeship; additional psychological support is needed which would maintain the will and readiness to adapt to the labour market requirements;
- monitoring of progress once the project is completed – this enables the assessment of the necessary modification of the so far conducted activities or types of support for an individual experiencing uncomfortable situation, during the first few months after completing the basic activities;
- combining the transfer of knowledge, skills and purely occupational competences with the transfer of general skills (e.g. computer operation, basic knowledge on affecting one’s own health condition) and social skills (e.g. communication skills), improving the quality of life of individuals.

Without the listed characteristics, projects will probably fail, i.e. will not be completed with significant and lasting improvement of situation of a person aged 45/50+ in the labour market.

Recommendations for Poland arising from the systemic solutions applied in the European Union countries

Elżbieta Kryńska

19.1. Preliminary remarks

The conducted analyses of systemic solutions applied in the selected European Union countries aimed in general at increasing economic activity among older age groups, as well as the general review chapters included in the first part of this Report, allow to draw synthesising conclusions and, upon adopting necessary premises, formulate recommendations for Poland. Before we do that however, we will present some remarks referring both to the research results, as well as to the recommendations themselves.

► Remark one: the notion of “old age”

The analyses carried out in the researched EU countries do not allow to determine strict age limit which would define the notion of an “older person”. As we know, ageing is a multidimensional process, typical for particular individuals, having its ecological, cultural and historic conditionings [Urbaniak, 1998, pp. 15-16]. What are the limits of age which could be described as “old” in the labour market analyses? It may seem, that it is relatively easy to determine just one dividing line, usually associated with the age of becoming entitled to retirement (so-called normal retirement age), and consider as old the people who crossed that line. This manner of determining the collective of the elderly is, first, not precise, as the ages of becoming entitled to retirement in some EU countries are different for women and men, and furthermore usually some professional categories are distinguished which become entitled earlier. Secondly, the retirement security systems are different for different countries, a particular variety characterises the age of acquiring retirement entitlement which hampers international comparisons. Thirdly, in principle there are no biological or mental obstacles of the continuation of professional work after acquiring the retirement age. Fourth and most important, the analyses conducted in the context of the labour market must take into consideration the fact, that ageing is a process occurring in time and thus they must take into account a shorter or longer period of being “on the verge of old age”.

The systemic solutions applied in the selected EU countries, aimed at increasing economic activity of people from older age groups, do not allow to determine that collective strictly. In some countries the beneficiaries of these solutions are people at an age which is quite far from the retirement age (those who are more than 45 years old), being closer to that age (50 years old and more) or being very close to that age, meaning those who are 55 or more years old and sometimes even 60 and more. Regardless of these differences, we may however identify the mode defining the lower limit of age of the collective covered with activation measures, and this is 50 years of age. The upper limit is sometimes retirement age, but the measures aimed at eco-

economic activation of people who are beyond that line are increasingly common. Certainly the most spectacular (and, as we may expect, the most future-oriented) is the approach applied in Sweden, where economic activation is currently used in the case of people who are more than 65 years old, with opinions that the age should be increased.

Apart from the mode of 50+, we may often identify in the researched countries a phenomenon which may be described as a diversity of the intensification of activation measures depending on the age of beneficiaries. The measures are usually most intensified in the period from 50 years of age to the age of approx. four-five years before the retirement age, and then it declines a little (in that subsequent period we observe more measures of protective nature, protecting the income of individuals), and it declines significantly after the beneficiaries attain the retirement age. This is of course a strong generalization, as each country has developed or is developing different ways of increasing economic activity of seniors.

► Remark two: approach to the problem of economic activation of seniors

Two main approaches to the problem of economic activation of seniors may be distinguished in the researched EU countries. In general, they may be described in “binary” terms, that is as an approach negating (approach “zero”) or accepting (approach “one”) the need to develop and use systemic solutions leading to the increased participation of the collective of older people (however defined) in the process of work.

The approach negating the need of special activities of complex and systemic nature for economic activation of the elderly is justified with two elementary premises.

The first one is the opinion that the situation of seniors in the labour market is relatively good, compared to other groups of labour force, and particularly to young people or inhabitants of the less developed periphery territories. Therefore, complex and systemic measures should be developed and implemented in relation to the groups which are actually disadvantaged in the labour market. Because all activities addressed to a particular sub-population of labour force require incurring financial expenditures from public funds, they should focus on groups having the most serious difficulties in the labour market. This kind of situation takes place above all in Italy. This approach is mostly affected by market signals which are by definition of a short-term nature, and the long-range aspects become excluded from the consideration. Nevertheless, it is beyond doubt that in the context of public choice theory this approach is to a certain extent justified.

Second premise of negating the need to develop and undertake special, complex and systemic actions for economic activation of seniors is the will to avoid the risk of ageism. It is assumed that all activities of this type would be a manifestation of unequal treatment leading to different attitudes to different groups of labour force, which is illegitimate, as well as unjustified with objective reasons. This kind of situation occurs in the Czech Republic.

In the researched EU countries however the second approach to economic activation of older people dominates, which completely accepts the need to develop and use systemic solutions leading to an increase in the participation of the collective of seniors (however defined) in the work process. Long-term, complex and regular actions are undertaken mainly in the Scandinavian countries (particularly in Denmark) and in Great Britain.

► Remark three: evolution of systemic solutions for increasing economic activation of people in older age groups

In all developed countries, including the EU, it was observed many years ago, that due to the population ageing process, the proportion between the economically active and inactive population changes. The consequences are far-reaching and usually negative, both in economic and social terms, as well as from an individual's perspective. Thus, measures aimed at overcoming these consequences have been undertaken on a larger and smaller scale. Apart from a whole range of other measures and solutions favourable to procreation decisions or a growth of participation of all population groups in employment, one of the ways to mitigate the negative consequences of population ageing is economic activation of old people, meaning extending professional life.

Notwithstanding the previously distinguished approaches to the problem (including the “zero” approach), the problem of the population's active ageing in the EU countries has been recognized and actions for increasing economic activity of seniors are undertaken with greater or smaller determination. To this end two main approaches are applied.

The first one, dominating in the initial phases of coping with the problem of negative consequences of demographic changes, which we could describe as “narrow”, concentrates on impeding access to sources of income other than work. This approach emphasises the need to raise the retirement age, limit the entitlement to early retirement or other social security benefits. Such measures have been implemented practically in all EU countries, including Poland; they involve mainly a gradual rise of the age of becoming entitled to retirement. This approach is justified above all with the need to solve two elementary problems arising from population ageing: financial stability of state retirement systems and proper amount of retirement pension for their future beneficiaries⁶².

The second approach, which we could describe as “wide”, while understanding the need of actions undertaken within the narrow approach, additionally takes into account the general surroundings of the working environment, and of the elderly in particular. It is referred to educational, health, social environment, as well as the one related to the labour market infrastructure. The quality of working environment and its adjustment to the needs of older employees is obviously an integral part of this approach. The wide approach to activities for increasing economic activity in older age groups is typical for the action phase occurring after the application of solutions used within the narrow approach undertaken in order to mitigate negative consequences of population ageing. The wide approach is particularly visible in the more developed EU countries, conventionally “the rich ones”. It is founded upon the resignation

⁶² The list of actions for maintaining a good economic situation of an ageing population and extending professional life included already almost twenty years ago the following: (1) increasing the period of paying contributions necessary to become entitled to a retirement benefit at full amount; (2) strict relation between the total amount of contributions paid during economic activity with the amount of retirement pension; (3) increasing the amount of the future pension with every year in employment; (4) lifting the necessity to completely resign from work at the moment of starting acquiring the retirement benefit; (5) one-time or gradual rising the age of becoming entitled to retirement and the minimum age of becoming entitled to early retirement; (6) providing the so-called actuarial neutrality of retirement systems, consisting in decreasing or increasing the amount of paid retirement benefit depending on earlier or later (respectively) retiring; (7) levelling the preferential, lower limits of becoming entitled to retirement (applied in the case of selected occupational groups) with standard limits; (8) elimination of programmes encouraging to early retirement, used sometimes due to the situation in the labour market (e.g. restructuring of some sectors, leading to dismissals of employees of no proper professional qualifications, which hinders taking up a job in other economy sectors); (9) hindering of using the retirement benefit, unemployment benefits and other social allowances as income sources alternative to work, which led to economic deactivation [OECD, 1998].

of perceiving seniors in the labour market only as future beneficiaries of the retirement systems, which should be distinguished from the rest of the labour force and restrain their benefits, according to a temporary need. Instead, it is assumed that the operations for the activation of seniors, and particularly to extend the professional life, should start much earlier, preferentially at the very beginning of that life.

► Remark four: framework of recommendations for Poland

The recommendations formulated below are based on the results of secondary research, conducted in the selected EU countries within the *Equal opportunities in the labour market for people aged 50+* project. The countries were selected so as to enable recognizing different practices applied within differently developed policies of activation of people aged 50+ on one hand, and on the other hand to place them in different parts of the EU, distinct in the area of the so-called institutional equipment, meaning a set of norms, formal and informal institutions, or typical manners of acting. This authorises to treat them as a representative for the whole Community, and the actions implemented on their territory and considered good practices in the area of economic activation of seniors are deemed worth recommending for Poland. The recommendations did not take into account the results of primary research conducted within the project on purpose. Only a confrontation with them should allow for developing a catalogue of possible measures activating this collective.

Such a confrontation is necessary, as the recommendations formulated based on the analyses of measures for economic activation of the elderly in the EU countries include all these, that according to the researchers best contribute to attaining the set goals. Therefore, they do not take into account national determinants, such as social expectations, and most of all, conditionings resulting from the need of maintaining balance of public finances. Decisions on particular activities are always taken by an entity of economic politics which means the public authorities. And the economic politics, as we know, is an art of choice made by the public authorities above all in two areas: the one of goals and the one of tools of their achievement. Each time these choices must take into account the problem of satisfying social needs on one hand, and the necessity of avoiding or reducing the current and/or expected disproportions and unbalances on the other. The recommendations presented below constitute therefore a kind of a catalogue, or a “menu” including many solutions generating very high budget costs. In all cases their application must be preceded by an estimate of both social and economic costs and benefits, providing for an optimum of both. Thus, it is impossible to use all of the recommended proposals in real conditions. In Poland, the possibilities of use are limited mainly through the lack of the so-called fiscal space for increasing public financial expenditures and (sometimes) through difficulties with the consent of social partners.

With reference to the general findings resulting from the research carried out in the EU countries, two assumptions were adopted before formulating the recommendations. The first assumption regards adopting in Poland the approach accepting the need of developing and using systemic solutions leading to an increased participation of the elderly in the work process. The second assumption regards the wide approach to the problem of reducing negative consequences of demographic change, which includes not only application of instruments concentrated on limiting the older people’s access to income sources alternative to work (in particular retirement benefits). Thus, the need to affect the surroundings of the working environment in general, and of the elderly in particular, has been recognized, through af-

fecting the health, educational, social environment or that related to the labour market infrastructure.

19.2. Recommendations

Among the systemic solutions applied in the EU countries and aimed at increasing economic activity of people from older age groups, we may distinguish three, quite uniform types of activities addressed to the collectives of:

1. people from older age groups or with particular focus on them (regardless of their status in the labour market),
2. employed people and their employers,
3. unemployed people and employers searching for employees.

Their completion is solutions addressed to institutions programming and implementing activities financed from public means.

Solutions addressed to people from older age groups or with particular focus on them

Activities addressed to the collective of the elderly (with no precise identification of age limits, see remark one in item 1 of this Chapter) in the EU countries focus on three groups of solutions: (1) preventive health care, (2) promotional actions, and (3) programme and institutional activity.

Preventive health care

The justification of an opinion that every activity, particularly economic one and regardless of age, may be exercised fully only by people having the comfort of physical and mental health, needs no particular proof. At the same time, the probability of health deterioration grows significantly with age, affecting the ability and willingness of an elderly person to work. The deterioration of health of employees and resulting growth of sick absence is related with growing work costs, which affect the decisions of employers on employing and maintaining an employee. Therefore, the good health condition of labour force is within particular interest of both parties of the labour market. The most important solution constituting necessary condition of extending professional life in the EU countries is therefore **preventive health** care which is the first to recommended to be applied in Poland. The following detailed solutions applied in this regard in the EU countries are especially worth recommending for Poland:

1. **Developing national plan of public health.** Its aim should be the improvement of life quality through the improvement of health and prevention of disability during the whole life cycle of an individual, from childhood to advanced old age. The activities within the programme should be addressed mainly to children, youth and seniors, and aimed at promoting healthy eating habits and physical activity as well as eliminating addictions; such a plan has been developed in Sweden.
2. **Developing a programme of preventive health care for elderly** including prevention of ageing-associated diseases, as well as injuries particularly risky in the older period of life. The programme should also assume dissemination of knowledge on the possibilities of diagnostic help and home care; such a programme has been developed in Great Britain.

3. **Improvement of health care system operation** attained above all through coping with too long awaiting for some medical procedures, which however is not life-threatening, and “clearing” the medical system by allocating additional funds for financing medical treatments, declining queues, and most of all reducing time of waiting for examinations and treatments; such activities were recorded in the Netherlands.
4. **Creating a special fund with means for improving mental and physical health of older employees.** These means would be allocated for coping with the so-called occupational burnout of employees and preventing early exit from labour market due to health reasons. The means from the fund could be allocated for activities related to preventing routine at workplace leading to burnout, health promotion and rehabilitation of ill and disabled employees. The means would be collected from employers’ contributions. The fund could be separated off the present Labour Fund or Guaranteed Employee Benefits Fund, with the amount of contributions paid by employers maintained at the current level. The fund would operate based on a system of grants allocated to beneficiaries based on suitable applications. The solutions implemented in Denmark could be the model.

Promotional actions

The older people are perceived in the society from the angle of various (usually negative) stereotypes and prejudices, as immobile, inflexible people with low level of creativity, dynamics, and entrepreneurship, prone to conservative conducts, of low productivity and not very attractive for the labour market [OECD, 2006, Wiśniewski (ed.), 2009]. It is beyond doubt that such an attitude of the society towards seniors does not facilitate the process of maintaining their economic activity. In the EU countries (such as Denmark, France or Great Britain) numerous information campaigns are carried out based on the assumptions adopted within the framework of silver economy, that population ageing offers new possibilities. It creates opportunities to use various potentials of people from older age groups, like intellectual potential, income potential or the potential of attitudes and conducts, always with respect of their needs.

Organising such **information campaigns aimed at changing the attitude of employers, younger employees and the society towards economically active older people** as well as making the labour market more accessible for people deemed as inconvenient employees (due to age or fitness), should be recommended also in Poland. These campaigns, using mass media like television, radio, press and the Internet, should include the following issues:

- the necessity to abide by prohibition of discrimination on grounds of age and disability provided for in the labour law and the need to implement the idea of corporate social responsibility;
- the benefits from longer economic activity and using instruments helping to maintain older employees at work;
- public identification of expectations of older employees and developing in this mode best methods of adjusting working conditions (e.g. flexibility and number of working hours) to their needs, as well as recognizing their plans as to the development of their professional career (willingness to retire earlier, interest in improving qualifications or health condition, etc.). A good solution in this case are interviews with working seniors;
- affecting the “socio-cultural representations”, i.e. the ways of thinking of individuals and institutions about older people through indicating to the public opinion the advantages of the elderly people, and to employers the necessity of age management in their companies.

In order to reinforce the promotional actions in Poland, a creation of an **Internet portal for older people and employers interested with employing them** is recommended. Such a portal would enable, first, acquiring knowledge on the available programmes and methods of support of unemployed and those searching for job, as well as the working ones aged 50 and more (including access to applications for public aid) and secondly, transferring to the employers basic information on age management. Such a portal functions in Great Britain.

Programme and institutional activity

In practically all EU countries strategies of active ageing are developed and less or more successfully implemented. In Poland, as we know, such a role is played by the *Solidarity between generations. Measures to increase economic activity of people aged 50+* programme, implemented since 2008. First we recommend to **expand the programme** with issues related to the widely understood surroundings of working environment (social, cultural or health surroundings) and secondly its gradual (e.g. every five years) **updating**, meaning adjusting it to the changing demographic and economic situation.

In many EU countries institutions are created whose aim is to carry out undertakings for the elderly and supervise the enforcement of their due rights. They constitute also the only organisations which may be addressed with any issue or problem by any elderly person who often feels lost in the complex and “informatised” structure of public institutions.

We recommend creating in Poland a **complex of institutions for the elderly with co-operation between central and local government**, including:

- **Government Board for Seniors and Ageing Society**, being a counselling body consisting of the representatives of the government, social partners, NGOs and experts (such a board exists in the Czech Republic);
- **Regional Boards for the Elderly** within the Provinces. Their task would be to promote and protect the interests of the elderly, promote equality, prevent discrimination, enable the elderly to express their expectations (boards in Great Britain as a model);
- **Municipal Senior Boards**. They exist in Denmark, where they are to address the needs of people at post-working age, and their members are directly elected by all inhabitants of a given municipality who are at least 60 years old. The scope of operation and the mode of appointing the Municipal Boards in Poland should be at the discretion of the basic level of local government, i.e. the municipality.

Good experiences in activation (not only professional) of people from older age groups are also connected with supporting the initiative of creating **local partnerships** associating social partners, local authorities and administration, non-governmental organisations and first of all the very interested party, meaning the elderly (such partnerships operate e.g. in Denmark). **Creating such partnerships is recommended also in Poland.** Local partnerships in our country are a group of institutions of labour market, executing based on an agreement undertakings and projects for the benefit of the labour market, and costs related to their organisation may be funded from the Labour Fund. It seems to be important in arranging this kind of processes to found them on the principle of participation, so that the members are willing to accept co-responsibility for the course, decisions and results of the undertakings carried out for professional activation of the older inhabitants of the local government community or focused around another type of common goals, but eventually leading to the improvement of their

life quality. Local partnerships should become a constant, even routine mechanism of quick response to the problems of older people in the local labour market.

An important task of such partnerships would be acting for proper education of people on the verge of old age, meaning providing them with knowledge, skills and qualifications, which correspond to the variable demand in the labour market on one hand and expanding the possibilities of active life in the society and economy subject to technology revolution on the other hand, through acquainting them both with those new technologies and preventive health care. Activities in the area of education should be conducted in a manner adjusted to the specifics of age/cohort, as individually as possible, best enabling simultaneous development of intergenerational relations.

Solutions addressed to employees and employers

Other recipients of an extensive set of measures for activation of older groups of age are employees and their current and potential employers. We may distinguish two basic goals of these activities. The first one is to encourage employers to extend the period of employment of seniors and to recruit new employees from older groups of age. The other goal is to create incentives for the employees having legal and institutional possibilities to retire to continue economic activity.

Financial incentives for employees and employers leading to better employability of older employees

In the EU countries the financial incentives for employers are widely spread which are to lead to higher employability of older employees. At the same time separate incentives have been created which are addressed to the employees themselves.

The incentives for employers are in general aimed at reducing the costs of labour of employees at older age, and thus to arouse their interest in the continuation of the employment of these employees (if they work) or in recruitment (if they apply for a job). It is a significant problem, because the remuneration systems usually include the "seniority" principle, based on which the remuneration usually grows with the age of an employee. However, the connection between declining productivity attributed to older employees with remuneration growing with age, reinforced with the risk of their health deterioration and sick absence, affects the growth of labour costs and thus the costs of a company's operation, which often results in employers being inclined to dismiss seniors and resign from their recruitment. In the researched countries (see the Netherlands, Italy, Cyprus, Sweden, Bulgaria, Spain) the reduction of labour costs of older employees is conducted mainly through covering from public funds either a part of remuneration or a part of the burden of social insurance contribution, or a part of remuneration together with the social insurance contribution. This support is not always addressed to all employees of older age groups, sometimes they are available in the case of employing a person previously registered as unemployed. Solutions aimed at reducing labour costs are usually of progressive nature: the support increases as the employee becomes closer to the retirement age.

In Poland, there are already solutions aimed at reducing labour costs of people aged 50 and more. This support includes: (1) exemption of employers from paying contributions for Labour Fund and Guaranteed Employee Benefits Fund for people at the pre-retirement age (from 55

years for women and from 60 for men) and temporary exemption of employees who employ people aged 50 and more from paying these contributions; (2) reducing the number of days for which employers pay remuneration for sickness in the case of employees aged 50 and more (from 33 to 14 days a year); (3) higher support from public funds for the costs of training employees aged 45 and more within the company. Employers may obtain greater reduction of labour costs in the case of employing an unemployed person aged 50 or more in the form of co-financing the remuneration and due contributions for social security provided for within the intervention works or public works.

In the light of the practices of the EU countries, the scope of reducing labour costs of the employees from older age groups in Poland must be assessed as insufficient. While maintaining the already existing solutions, we should at the same time **recommend gradual reduction of social security contributions of employees reaching the retirement age**. Such a reduction should have a progressive character, starting with 10% in the period starting from 10 years before retirement age, and gradually growing, e.g. by 2 pp. annually. In the year in which the employee reaches the retirement age, their charge due to social security contributions would be lower by 30%. This is naturally just one of many possible options of lowering labour costs; apart from that we should consider e.g. **support in the form of discounts due to the non-remuneration labour costs incurred by the employer in the case of engaging new employees at older age**, or other solutions for reducing their labour costs. In order to increase the security of the employees from older age groups, **any support reducing their labour costs should be granted only in the event of employing within standard forms, i.e. employment relation concluded for an unlimited period of time based on an employment contract, appointment, nomination, election or worker cooperative employment contract for full time equivalent**.

EU countries apply also financial solutions to encourage older people to continue professional work (this is used e.g. in Denmark, Great Britain, Sweden and Spain). They usually use the **increase in the amount exempt from income tax due to performing work, which is to be recommended also for Poland**. Increasing the tax exempt amount should also have progressive character: it should start five years before the retirement age and in the case of working people achieve the highest amount after exceeding that age.

Stimulation of economic activity at retirement age

In order to encourage people of older age groups to continue professional work, the EU countries apply two types of incentives: to postpone the moment of retirement (collecting pension benefit) and to take up (continue) work after exceeding the retirement age.

The main instrument to induce employees to postpone collecting/acquiring pension benefit consists of financial incentives which in general are based on increasing the future pension benefit by a certain percentage depending on the length of the postponement period or by a certain percentage for each postponed month between the retirement age and the retirement age plus ten years (examples from Spain, Denmark and the Netherlands). In some countries (e.g. in Spain) this is supplemented with the exemption from paying social security contributions.

A similar instrument is used to encourage an employee to continue or take up employment again after exceeding the retirement age. In this case the pension benefit, pursuant to the actuarial neutrality principle, increases more than it should if based only on taking into account the subsequent contributory periods. Good examples of this practice are found in the Czech Republic, France and Denmark.

Such solutions may be recommended also for Poland to be applied to people functioning in the old retirement system.

In this place another measure is worth mentioning, favourable for economic activity after becoming entitled to pension benefit, applied in one country (Sweden). It involves not taking into account the income from work of people at retirement age while granting them access to certain benefits or privileges. This solution is addressed to employees aged 65 or more who may obtain housing allowance despite exceeding the income limit entitling thereto. This is the consequence of the observation that the risk of losing this allowance, particularly for people of low income, was the reason of not taking up employment and earning one's living only from pension benefit. Introducing the said change, the government wished to encourage people obtaining pension benefit and fit for work to continue their professional life, at least in part-time employment.

Improving working conditions

The elderly people require such working conditions which will allow them to perform work in a manner suitable for their needs and fitness. For the abilities of an employee change with age, and their acceptance of tasks, job positions, working rhythm and time often depends on the situation at the workplace. It is beyond doubt that extending professional life should take into account these aspects of the work performance process.

In the EU countries, there are a number of initiatives for improving working conditions in general, and of people from older age groups in particular. Such measures are to be recommended also for Poland. **Their undertaking in the public sector should be obligatory, resulting from the state's role as an employer.**

And in the private sector, preventing health problems of people on the verge of old age should be supported by encouraging employers to adjust workplaces to individual health profile of employees holding it (solution adopted in the Netherlands). This encouraging should take the form of direct pressure by way of legally obliging employers to **perform regular risk assessments and reducing negative impact of the working environment on the health and safety of an employee.**

The preparation and adoption of a special **act on health and safety at workplace** (this kind of instrument was enacted in Italy) should be considered. Under that act employers should be obliged to take into account age (and/or other demographic characteristics like sex) while differentiating working conditions of the employed and adjusting them to the specifics of particular people. The result of such an act would be developing indicators of work nuisance indicators such as noise, physical effort etc., which would include age as one of the variables differentiating the possibility of performing a given job.

Education at workplace

It is a common opinion (often confirmed in reality) that a decline in productivity of employees takes place with age. This is recorded usually there, where the effects of work depend on physical abilities of an employee or on the time of response to emerging stimuli. The technical and technological progress as well as structural changes in the economy decreased the importance of physical fitness of people performing work. Unfortunately, they also created new risks, resulting from the ageing employees "not keeping up" with the pace of changes, requiring constant acquainting with new devices, manners of their operation and use etc., which means

constant increasing the level of knowledge and professional skills. The situation requires that they participate in lifelong learning which entails expenses including direct costs (fees for the participation of an employee in a training, commuting etc.) and indirect ones, which are the opportunity costs (particularly, if these are educational activities requiring the employee to get away from work). The benefit ("profit") acquired by the person participating in education are usually a higher pay related to vertical or horizontal promotion, increased security and stability of work or an opportunity of an attractive employment outside the organisation. The expected benefit for the employer is an increased productivity of an employee, however the benefit might take place in the future, so the costs of acquiring/increasing the qualifications by the employees may be treated as an investment with no determined return. The expenses for lifelong learning may be incurred by employees, employers or both. In each case they require resigning from a part of current consumption in a given period of time, with the resignation taking place because of the expected future benefits. There is however always a risk entailed by such investments, that the benefits will not occur at all or their level will not be satisfactory for the investor. Therefore, as recorded in the EU countries, the inclination of both employees and employers to incur expenditures for education is often very limited.

The measures for increasing the participation of older employees in education in the EU countries is set to reducing the costs of trainings (e.g. in the form of educational vouchers) and to create conditions to take up education (special training leaves), to reduce costs of their employers (mainly through financing trainings from public funds) or to both. Examples of such solutions are noted in Bulgaria, Great Britain, France and Italy.

In Poland there is already certain support from public funds for the costs of training employees aged 45 and more within the enterprises⁶³. This support concerns however only employers who created a Company Training Fund, so the range of application is not huge in practice [Kryńska, 2008]. Therefore, it is worth considering to introduce a solution applied in the EU, which is **creating a common fund for lifelong learning for companies prone to finance trainings of older employees (min. 20% of trained people to be 45+)**. The companies' contribution to this fund would be obligatory, recovered by them by the participation of their employees in training co-financed by public authorities.

In general, the engagement of employers in the employees' training in the EU countries are encouraged by such solutions as: tax and financial incentives, obligatory participation in financing trainings, special awards for employers training their staff or appointing partnerships supporting educational processes in organisations. A special emphasis should be placed on the fact, that in the countries of the "old" European Union the basic instrument encouraging an employer to train their employees is a guarantee, that they may deduct up to the full amount of the training cost from the tax basis. In some countries (the Netherlands and Austria) the amount deducted from the tax basis may be even greater (from 9 to 40%) than the expenditures incurred for the educational programme, if it regards selected employees' groups (e.g. the elderly or people with low vocational qualifications) [Kwiatkiewicz, 2009]. Engagement of employees in trainings is stimulated by such tools like paid training leaves, individual education accounts or educational vouchers.

⁶³ This is financing from the means of the Labour Fund of up to 80% of incurred costs, however not more than 300% of average remuneration per one person on the day of concluding the agreement.

Age management

In general, age management is aimed at **improving working environment and the ability to perform it on one hand and using the enormous potential of the older people** on the other. Regardless of the actual or just presumed weaknesses of older employees, they often feature extensive knowledge, professional experience and incline to share their achievements with others. These persons do not take part in the rat race, they do not want and do not need to protect their resources from potential harm. At the same time they often indicate high professionalism based on long-term occupational practice. Furthermore, they indicate a potential in the area of attitudes and conducts and a set of “soft” skills allowing for efficient self-management and a very good interpersonal effectiveness [see Smedley, Whitten, 2006; Klimczuk, 2012, Special Eurobarometr, 2012]. It might seem that in the face of a growing share of older employees in the labour force, employers will treat age management as an indispensable element of staff policy. Yet the implementation of age management into the operation practice of organisations in the EU countries is not common, for various reasons. One of them is certainly high unemployment in most of them, allowing to exploit the characteristics of the “employer’s labour market”. Thus, different measures are undertaken aimed at encouraging employers to apply age management in their organisations.

Since age management in Polish organisations is not a common practice either, it would be practical to undertake an attempt to implement a part of these solutions. And there are two basic types of them: direct and indirect ones.

Indirect solutions focus on promoting and disseminating campaigns. They may take a form of **contests for the most elderly-friendly employer organised by the minister competent for labour or social dialogue institutions (central, regional or local ones)**. The first ranks in the contests would be designated for these employers who attempt to implement age management and/or have it successfully implemented. These places would be naturally awarded a financial bonus. Such contests are organised in the Czech Republic. Another form of promotion would be **creating an Internet portal disseminating age management and providing companies with information about possible ways to adjust work stations and environment to the specific needs of older employees**. Such a portal has been created in Denmark. There is one more form of age management dissemination (used in Great Britain): creating a partnership between the government and the biggest companies aimed at disseminating knowledge about different aspects of this type of management among employers. A complement to this kind of an initiative would be providing employers with handbooks including explanations of reasons for and manner of age management, descriptions of good practices and detailed information on regional and local public institutions who might support their efforts in implementing age management.

A direct solution aimed at implementation of age management in organisations, and in particular those of the private sector, could be creating a legal obligation, which was used in France. Enterprises and public institutions in that country employing at least 50 people must develop (in a form of an agreement between an employer and employees) and implement an action plan for older employees, otherwise there are subject to a financial penalty amounting to 1% of the remuneration fund. Only these companies, their groups or whole sectors, are exempt from the obligation, who have own, agreed with employees, programmes of support for older employees. These actions must be addressed to the hitherto employed people aged 55+ and people recruited to work aged 50+. However, it should be noted, that the process of a pos-

sible implementation of the obligation to apply age management in companies, should require the consent of social partners, which seems to be difficult to achieve in Poland.

A special manifestation of age management in organisations is smart utilisation of untypical employment forms⁶⁴ towards employees from older age groups. It should be however noted that, as evidenced by the results of other research conducted within the *Equal opportunities in the labour market of people aged 50+* project, the willingness of people aged 45 and more to take up employment in untypical forms is only slight. The respondents indicated that if they took up such a job it was usually enforced with no offers of job in typical forms (standard) which they preferred better. Since the benefits of working within untypical ("flexible") contracts are not enjoyed by all employed within these forms, but only few sub-populations, who at the same time fulfil other certain roles and functions according to the current life cycle phase (e.g. education, studies, maternity or looking after a family member) or suffering from occupational burnout or having a need to decrease the scope of occupational duties due to e.g. health impairment. Other research results⁶⁵ indicate however, that the untypical employment forms may be recommended as an incentive to extend the professional life. For they create an opportunity for the elderly to retire in a gradual and smooth way, being a kind of a bridge between standard employment and total economic inactivity.

In order to use untypical employment and work organisation forms to prolong the professional life, various solutions are applied in the EU countries, of which the so-called intergenerational contracts enjoy huge popularity, which offer the following:

- creating two-persons teams consisting of a young person (being 16-26 years old, and in the case of disabled up to 30 years old on the contract signing day) and a senior (an employee aged 57 or more, in the case of disabled or newly employed 55+), who under the contract will constantly co-operate while performing work (example from France);
- changing the contract of an employee upon reaching the age of 55, from full time employment contract for a part-time contract. At the same time, utilising the decrease in hours of employment of the elderly, a person under 25 should be employed (or under 30 in the case of high school graduates), owing to which instead of one person employed for full time, two are employed for part time (example from Italy);
- engaging people aged 55-64 as mentors of newly engaged people whose situation in the labour market is special (example from Bulgaria).

⁶⁴ The notion of untypical employment (sometimes called "flexible") is conventionally applied to employment in other forms than the traditional (typical, standard) one, which is constituted by work:

- based on an employment contract for an indefinite period of time,
- within full time equivalent,
- under a continuous supervision of the employer,
- performed in the seat of the employer,
- within determined, fixed hours.

Other employment forms are described as untypical or special. This applies to a situation in which one (or more) of the above-mentioned conditions of typical employment is not fulfilled. Basic types of untypical employment contract-based employment (governed in Poland by the provisions of the Labour Code) includes: part-time employment, time employment (for a definite period of time), temporary employment (secondment) and telework. Also all forms of non employment contract-based employment may be treated as untypical (governed in Poland by the provisions of the Civil Code), that is based on civil law contracts (commission contract, contract for a specified work, agency contract, homework contract, management contract) and the so-called self-employment, meaning performing services (work) within one's own business activity (see e.g. [Bał, 2006; Hajn, 2004]).

⁶⁵ In the pioneer study of Morris and Mallier [2003] two untypical forms of job are discussed: part-time job and self-employment.

Regardless of the negative opinion on untypical employment among Polish employees, its promotion and usage to a greater extent should be recommended, taking however two premises into account: voluntariness of its accepting and protection of income from work of older employees.

We will also distinguish measures for creating “transitional labour markets”⁶⁶. These include among others:

- promoting tutoring for younger employees and gradual exit from labour market owing to part-time job performed by people fully entitled to retirement (example from France);
- possibility to combine the so-called partial pension with income from part-time job, with the extended years of service taken into account while calculating the final pension benefit after the labour market exit (example from France);
- promoting part-time work contracts and flexible hours in public sector, a state officer who is 62 is entitled to an additional day off per month (example from Denmark).

Polish legal solutions admitting combining professional work with acquisition of full or partial pension benefit will certainly contribute to the development of transitional labour markets. This process may be reinforced by introducing the detailed solutions developed in the EU countries.

Solutions addressed to unemployed and employers searching for employees

The analyses of the labour market situation conducted with the use of the basic measure of the unemployment rate do not indicate the particularly difficult situation of the older people. In the vast majority of the EU countries the unemployment rate of people aged 50 and more is lower than the one of people aged up to 24. This happens for various reasons, one of which is the access of the elderly to (quite limited, but still available) alternative sources of income and thus their transition into the economic inactivity. However, if we take into account the chances to find a new job in the case of losing the current one, and particularly in the case of an attempt to become employed after a longer break, the situation of older people is evidently difficult. The reluctance of employers to engage seniors, the origins of which are widely described in various studies (among others in this part of the study) is a significant fact limiting the possibilities of occupational activation of people from older age groups. In recognition of this problem, certain solutions have been developed in the EU countries aimed at increasing the demand for work of older people on one hand, and mitigating the results of being without a job and facilitating their navigation through the labour market on the other one.

We should also note, that compared to the set of measures addressed to the collective of working seniors and their employers, the list of solutions responding to the needs of work of the unemployed is surprisingly short. The grounds for that are giving a **priority to undertakings protecting older people from losing their job and entering the unemployed resources, that is preventive measures.**

⁶⁶ Transitional labour market are defined as a set of institutional norms and instruments, among others: institutions, provisions and financing sources, which create conditions for people being in a situation significantly different from typical employment, i.e. in transitional employment, to function in the labour market. Employment within such a labour market is of temporary nature, taking such forms as e.g. part-time work, working on statutory holidays, within short-term contracts, combining paid and unpaid employment and others (see [Schmid, 1998]).

Allowances

One of the most troublesome results of losing employment is losing one's income source. In all EU countries, including Poland, there are systems of allowances due to unemployment amortising this result, which are granted based on legal solutions binding in a given country. Examples of support in a form of additional allowances for the unemployed in older age groups include:

- additional allowance for the unemployed once the entitlement to the unemployment allowance is exhausted (in Bulgaria and Cyprus),
- extending the period of acquiring the unemployment allowance (in the Czech Republic),
- special allowances for those not entitled to the unemployment allowance (in Spain).

A condition for applying for this kind of support is usually appropriate period of service and lack of retirement entitlements (for partial and full pension).

The system of unemployment allowances in Poland does not provide for special support for people at old age. A solution aimed at people from older age groups is pre-retirement allowance, granted after at least 6 months following the collection of unemployment allowance for the unemployed fulfilling additional criteria of age, service period and reasons for losing the source of income, which is governed by the Act of 30th April 2004 on pre-retirement allowances⁶⁷. This allowance cannot be granted to people who are not entitled to unemployment allowance. These are e.g. people with low wages (below minimum pay), meaning usually working previously part time, often based on civil law contracts. Considering the fact that in Poland only about 16% of the unemployed are entitled to allowance⁶⁸, we can see that the availability of the pre-retirement allowance is not enormous. Therefore, the possibility should be considered of increasing that availability, above all through repealing the requirement of being entitled to the unemployment allowance.

Subsidising employment

Subsidising employment of the unemployed at old age (especially the long-term unemployed) is a common solution used in all EU countries. This is managed through covering a part/the entirety of the remuneration and social security contributions of the unemployed aged 50+ sent to work.

In Poland, the unemployed aged 50 or more are counted to the category "in a special situation in the labour market". They are entitled to among others the following: employment within intervention works, which guarantees the employer will have the costs of remuneration, awards and social insurance contributions of the engaged unemployed recovered (for 6 months or more), as well as public works and apprenticeships. These tools together with others designated for the unemployed in a special situation in the labour market, designated for people aged 50 and more, seem to be sufficient. Therefore we recommend no additional measures in the area of employment subsidising.

⁶⁷ Jo. L. of 2004, No. 120, item 1252 as amended.

⁶⁸ In June 2013, 340 thou. out of 2109 thou. registered unemployed were granted a right to allowance, which amounts to exactly 16.1% (Public Employment Service, Labour market statistics, <http://www.psz.praca.gov.pl/main.php?do=ShowPage&nPID=867997&pT=details&sP=CONTENT,objectID,867970>).

Programme and institutional activity

In the EU countries (as well as in Poland) special programmes are executed, addressed to unemployed people aged (usually) 50+. They are usually financed from the European Social Fund, include mainly activities for increasing/changing professional qualifications of the elderly, improving their position in the labour market. While analysing their effectiveness and efficiency and drawing conclusions from them, this type of activities should be continued.

Among institutional solutions worth implementing in Poland, we wish to indicate **creating special work clubs, aimed at the needs of older employees or unemployed people and those looking for a job** (such clubs exist in the Czech Republic). They could function within or apart from the already existing work clubs of district labour offices.

Solutions addressed to institutions programming and implementing state-funded measures

Individualised support

The review of projects and other initiatives executed in other EU countries leads to three main conclusions. The most important of them concerns the necessity of a more individualised approach to activation of individuals participating in the projects and programmes, with the term “individual” understood as a (potential) older employee and a (potential) employer. **Therefore any activities should be undertaken only after diagnosing both the needs of (an) employer(s) as for the particular qualifications and skills ensuring employment for an older person, and the needs of an older person concerning the replenishment of the lacking skills.**

Substantial selection criteria of projects for state funding

The first recommendation is directly related to the other one, connected with the **need to resign from the price being the first criterion of acquiring public support for the implemented projects. Individualised attempt is much more expensive from the point of view of average expenses, but on the other hand it usually provides much better effects.** The implementation of this recommendation depends however on the previous implementation of the method of assessing short- and long-term results of the executed measures, including in particular the period of employment which will be started owing to a given project.

The need to create an information system

The third recommendation, remaining in close relation to the second one, concerns **creating an information system allowing for performing the evaluation of the long-term efficiency of the conducted measures through following occupational future of the projects’ participants.** It seems that in the today conditions this should not be a problem – all public institutions collecting the necessary data (e.g. Social Insurance Authority) have digital databases with a key in the form of the personal number (PESEL) allowing for identification of individuals.

To summarize, increasing the economic activity of the elderly in the EU countries includes:

- activation of people who decided to take up a job in the later period of life;
- economic re-activation of people returning to work after a longer break resulting from an illness or being economically inactive due to becoming entitled to retirement or disability pension;
- maintaining economic activity of working people;
- activation of the unemployed.

Taking into account the experiences from the EU countries as related to the occupational activation of people in older age groups, in Poland emphasis should be placed on any activities maintaining economic activity of people who currently work. This does not mean of course resignation from developing and implementing actions aimed at economically inactive and unemployed people. Yet, both these collectives must be covered with preventive activities which reduce the flow of people from labour force to the group of economically inactive and unemployed. For the professional re-activation of the unemployed and economically inactive, who lost contact with the labour market, is usually very expensive and often not really effective.

With the wide approach to extending the professional life **we should focus then on the issues related to the widely understood surroundings of the working environment, and firstly on the preventive health care or promotion of active attitudes of older people among the whole society with special emphasis on employers.** A particularly important group of recommendations should be addressed to the latter. It is aimed at increasing the willingness to maintain seniors at the workplace and recruit them. This group includes solutions of reducing the costs of labour of older people, improving working conditions in general, and those of the elderly in particular, and implementing age management in economic entities.

The above-mentioned recommendations, developed based on the review of policies in the selected EU countries, correspond with the recommendations developed based on other Reports prepared during the *Equal opportunities in the labour market for people aged 50+* project by the team from the University of Lodz⁶⁹. Only taking into consideration all of them together provides coherent changes of the state policy towards older people in the labour market, which are adjusted to the Polish context.

⁶⁹ B. Urbaniak, J. Wiktorowicz (red.), 2011, *Raport z analizy programów skierowanych do osób 50+ zrealizowanych w Polsce w latach 2004-2009*, University of Lodz, Lodz; E. Kryńska, J. Krzyszkowski, B. Urbaniak, J. Wiktorowicz (red.), 2013, *Diagnoza obecnej sytuacji kobiet i mężczyzn 50+ na rynku pracy w Polsce. Raport końcowy*, University of Lodz, Lodz.

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