

**Policy report**

May 2016

Creating longer, more  
fulfilling *working*  
*lives:* Employer practice in  
five European countries



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# Creating longer, more fulfilling working lives: Employer practice in five European countries

## Policy report

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## About IES

IES is an independent, apolitical, international centre of research and consultancy in HR issues. It works closely with employers in all sectors, government departments, agencies, professional bodies and associations. IES is a focus of knowledge and practical experience in employment and training policy, the operation of labour markets, and HR planning and development. IES is a not-for-profit organisation.

## Acknowledgements

This report is the culmination of a CIPD research project, carried out by IES on behalf of the CIPD, investigating how employers can best manage an increasingly older workforce in the context of their health and well-being and care responsibilities. It is a comparative study covering five European countries: the Czech Republic, Denmark, France, Germany and the UK. The team at IES who co-ordinated the research was led by Andrea Broughton. The researchers in the five countries included Jakob Falk Bom, Anna Fohrbeck, Renata Kyzlinková, Štěpánka Lehmann, Frédéric Turlan and Katrin Vitols. Rachel Suff, Ben Willmott, Mark Beatson and Dianah Worman provided helpful comments throughout and drafted the employer-focused policy recommendations.

# Executive summary

## Background

The increasing age of Europe's population and workforce has become a major policy focus, both in the UK and at European level, over the past few years. The fact that an ever-greater proportion of Europe's workers are classified as older workers creates a number of challenges in the area of employment and social policy. These include an increasing strain on pension systems, in particular in countries that operate 'pay-as-you-go' arrangements, where those in work fund the pensions of those who have retired.

From an employment point of view, one challenge – and opportunity – is how to optimise older workers' active participation in the labour market and extend their working lives. An ageing and slowly growing population means that European employers cannot rely on large numbers of young people entering the labour market and they will increasingly need to tap into the skills and talents of older workers to boost productivity. Employers need to develop an appropriate and attractive employment offering for older workers that addresses a wide range of workplace factors, not only to increase their labour market participation for economic reasons but to enable people to carry on leading fulfilling lives with an element of work if they wish.

Workers in particularly difficult or dangerous jobs tend to retire earlier than their counterparts in other types of work, but the majority of individuals work in jobs that could be continued well beyond 50 – and 60 – with a little

thought and some adjustments to tasks and work environment. Other challenges faced by older workers include a lack of opportunities to retire gradually, exclusion from training and negative perceptions of older people among the workforce as a whole.

In this report, we focus on the main policy and practice issues that national governments and employers need to consider if they wish to retain their older workers in some key areas, such as:

- health and well-being
- support with caring responsibilities
- working time
- managing retirement
- countering prejudice and fostering an age-diverse culture.

This research examines the policy frameworks and initiatives on offer to support older workers in five European countries: the Czech Republic, Denmark, France, Germany and the UK. In order to carry out a comparative analysis, these countries were chosen for their different industrial relations, employment and social welfare systems (including pensions systems) in addition to their contrasting social and cultural norms, collective bargaining structures and social dialogue cultures.

## National government measures to support older workers

The national governments of all five countries in this study have been proactive to varying degrees in supporting older workers to remain in the labour market for longer. National policy measures

include legislation, working groups to look at the issue of older workers (Czech Republic), initiatives to encourage employers to retain older workers and measures to curb early retirement and to ease the transition into retirement. Some of the initiatives in place across the five countries may not be tailored directly to older workers but tend to be available to all workers. However, in practice many such initiatives benefit older workers in particular. In other cases, there are measures specifically targeted at older workers: in Denmark, for example, the initiative 'Better Work Life for Older Workers' gives companies guidance on how to put into place a series of meetings, mapping exercises and clarification activities aimed at retaining employees aged 55 and over.

Other approaches include 'Initiative 50 plus' ([www.perspektive50plus.de](http://www.perspektive50plus.de)), created in Germany in 2006. The initiative was developed in parallel with legislative measures to gradually increase the retirement age, and summarised existing and new measures to improve employment opportunities for older people. In France, the Government has adopted a legislative approach to encourage the labour market participation of older workers. Measures introduced over the past decade focus on issues such as pensions and retirement, with a restriction on early retirement in the public sector.

In the UK, meanwhile, the former Coalition Government launched its 'Fuller Working Lives Initiative' in 2014, setting out a framework for action to bring about change to enhance older people's well-being and an adequate retirement income, as well as a more productive labour market. The current government is progressing this agenda, and the framework sets out the actions it has taken, and intends to take, to help people benefit from fuller working

lives. The Coalition Government also created the former role of a Business Champion for Older Workers, tasked with fostering cultural change regarding later-life working, which resulted in recommendations to government to retain, retrain and recruit older workers. In 2014, the Government extended the statutory right to request flexible working to all employees, a measure which it is hoped will help older workers to manage a more flexible route into retirement in terms of their working hours. Phased retirement has been a feature of the UK employment landscape for some years, although access to such an arrangement is dependent on individual employers providing and promoting it.

Further, in 2015 the Government introduced a 'Fit for Work' service. Although available for all employees and not targeted at older workers, the service will nonetheless support this group of workers and will give workers with long-term health problems the support they need to stay in or return to work, including free GP (doctor) referral for an occupational health assessment for employees who have reached, or expect to reach, four weeks' sickness absence. Employers can also refer employees after four weeks' absence. The UK Government's well-established Age Positive initiative ([www.gov.uk/government/collections/age-positive](http://www.gov.uk/government/collections/age-positive)) brings together resources to support employers on effectively managing an ageing workforce, including an employer toolkit that gives guidance to managers of older workers in areas such as recruitment, retraining and retention, legal requirements, knowledge management and flexible working arrangements.

### **Social partner involvement**

Many European countries have a strong tradition of social partnership – that is, groups such as government and employer and

employee bodies, such as trade unions, working co-operatively to develop and implement employment policies at a national and sectoral level. The extent to which the social partners are involved in measures to support older workers depends on the overall role and engagement of the social partners in policy-making in the individual countries. In Germany, social partners play an active role in policies to support older workers via input into tripartite forums (involving government and employer and employee representative bodies) and the conclusion of agreements at sectoral and company level. In contrast, in the Czech Republic examples of social partner involvement in this issue at sectoral level are rare, although there is an example in the textiles sector.

In France, the Government adopted legislation in December 2008 obliging the social partners to conclude company agreements on the employment of older workers. This means that the issue is now on the agenda for company-level negotiations, although there is some discussion as to how meaningful these discussions are in reality. In the UK (where there is not such a strong tradition of social partnership at a national level), trade unions and employers are still involved in a range of policy initiatives aimed at supporting older workers, albeit in a more limited capacity than in some other countries, with many measures developed and implemented at a workplace level. Further, trade unions and the Trades Union Congress (TUC), as well as third-sector organisations such as Age UK, the Age and Employment Network (TAEN), which is now part of the Shaw Trust, and the Age Action Alliance play a notable and proactive role in supporting older people in the labour market. Many

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of these bodies actively campaign in this area and seek to exert positive influence on the support provided to older workers through approaches such as awareness-raising and the development and dissemination of guidance material.

#### **Innovative organisation-level policies to support older workers**

More and more employers are becoming aware of the need to retain their older workers and there are many examples of interesting initiatives undertaken by individual organisations across the five countries studied in this research. For many employers, the business case for retaining older workers is growing and this is evident in all of our case studies. In Denmark, for example, an increasing number of companies are turning their attention to how they can retain their older workers. Some Danish employers have formal policies and research has found that the majority of companies have some sort of arrangements in place for their older workers. Many companies hold ‘senior conversations’ with their older employees which examine the individual’s plans for the future. The conversation covers issues such as job content, working time, personal and professional development goals, strengths and development needs, future challenges, and thoughts on how the company can best support them. The rationale is that by undertaking individual and tailored senior conversations, the employer can make the right adjustments and thus prevent the loss of a valuable employee.

In the Czech Republic, meanwhile, Škoda Auto’s ‘senior programme’ is rooted in a company-level collective agreement negotiated between management and trade unions on an annual basis. The collective agreement includes six

basic provisions concerning the working conditions of employees who have worked for the company for a continuous period of 30 years. These are aimed at retaining active employees in active employment and sustaining and supporting the health of employees and include provision for the transfer of senior employees to other suitable positions if, because of a medically certified health condition, the individual loses the ability to perform their work over the long term.

Age management is also a priority at Steelite International in the UK, as managers are directly affected by skills shortages and the challenges facing an ageing workforce, and therefore highly aware of the need to support older workers and retain their skills. Regular appraisal meetings provide a forum for discussing employees’ needs and plans. All employees are asked about their plans for the future as part of the process, which provides a non-discriminatory way of addressing older workers’ changing requirements or instigating a pre-retirement conversation. The company has an age management policy, and line managers receive guidance on age management and avoiding age discrimination, with most choosing to participate in dedicated training.

#### **Supporting the health and well-being of older workers**

In most of the countries studied in this research, the majority of initiatives targeted at older workers fall under the category of supporting the health and well-being of older workers. This is not surprising given that health issues can be a major influence on people’s attitudes to remaining in work. Poor health can be a key cause of early retirement, although, conversely, good health can also act as a prompt for older workers to leave the workforce

and pursue other interests while they are fit and healthy. Therefore, it is important that employers don't have pre-conceived ideas about older workers' health, while at the same time being aware of workplace adjustments they may need to make to support some older workers to remain in work.

A number of our employer case studies across the five countries provide employees, and specifically older workers, with tailored health and safety consultations and programmes. The precise nature of these arrangements varies according to each individual company, although they are all tailored in some way to the needs of the workforce. For example, one of our UK case study companies, Steelite International, provides targeted health and well-being support for its workers, including access to a monthly on-site occupational health (OH) clinic; the OH service develops tailored support plans for individual employees which may comprise workplace adjustments, additional equipment, training, changes to working hours, or adjustments to an individual's role. This approach has allowed workers with health problems to return to, or remain in, work at Steelite.

There are also many examples of companies moving their older employees to different roles, adapting their workstations or allowing them to work more flexible hours or reduce their working time. In the construction sector, workers face particular challenges as they grow older and find that they cannot continue with work that is physically demanding. In one of our case studies, a large Danish construction company, a number of initiatives have been introduced to support older workers. These include increased flexibility in working hours and tasks, task rotation, conferences where older workers

are informed about available career opportunities and health checks.

### **Helping older workers with care responsibilities**

Many older workers have ageing parents or relatives or spouses who need some degree of care, and responsibility for organising, or even carrying out, this care is increasingly falling on these workers as the population ages. In general, it is women who tend to carry a disproportionate burden of responsibility for care. A significant proportion of workers – the so-called 'sandwich generation' – may be coping with caring for young children and elderly or ill parents or partners. This demographic shift is creating an extra pressure on these workers, who have to balance their own working life with the care needs of parents or relatives. There is an increasing recognition that employers and the economy cannot afford to lose working carers, notably those in the group aged 40- and 50-plus, who face the greatest care demands, but are also key to the labour force because of their experience.

This issue is slowly gaining profile among policy-makers and employers, and there is growing recognition at an EU level, and in all five European countries that form the basis of this study, that more action is needed on the part of governments and employers to help workers in this position. With the exception of Denmark, where there is good state care provision, support for workers with eldercare responsibilities is in its infancy. Employers have in general not developed well-rounded policies in this area – although we have found some excellent examples of good practice among some employers in our case study research.

The relatively good level of state provision in place for eldercare in Denmark means that the families of older people typically do not have to arrange and manage care for them. Danish studies have shown that only a minority of elderly citizens who need care rely on personal help from their family members or other members of their social networks, because the state provision is comprehensive. However, some economists in Denmark note that, in the longer term, the Danish economy will also be under pressure because of the ageing of the Danish population and this trend will eventually bring pressure to bear on the system as it currently stands.

Providing help for older workers with care responsibilities should be a priority for employers. However, while a growing number of employers recognise that more support is needed in this area, many do not know what kind of provision will effectively support workers whose care responsibilities can be unpredictable and fluctuate considerably. Providing working carers with flexibility in their working hours would help many to balance their caring and work duties. Often, small changes can make all the difference to helping working carers reconcile work and care. The kind of working time flexibility that is provided, and how it is implemented in workplaces, will vary according to the collective agreements in place as well as any statutory provision that exists and a company's operations. However, some of our case study organisations in this report demonstrate that some employers are willing to invest considerable creativity and resource in facilitating older people's work-life balance in the later stages of their career.

It is clear from our study that organisations will need to think more imaginatively, and consult

*‘In the UK, flexible working is becoming more commonplace among the workforce as a whole because of technological advances and the statutory right for employees to request flexible working.’*

their employees who have caring responsibilities, about the kind of support that could be provided within the needs of the business. While formal policies are important, supportive colleagues and line managers are also a central influence on the level of support received by working carers. Other approaches could include developing a dedicated policy outlining the support that the organisation provides, introducing unpaid or paid leave for carers, setting up a carers’ network, and raising awareness and openness about the needs of working carers in the business. Organisations that fail to provide a supportive working environment for working carers risk losing valuable talent and skills at a time when both are set to become an increasingly valuable commodity.

#### **Working time**

Adjustments to working time are a key element of policy-makers’ and employers’ strategies to support older workers across the five countries in this study. Changes and/or reductions to employees’ working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being.

In many cases, working time can be reduced, rendered more flexible, or broken up in different ways. Some employers across the five countries have specific policies in relation to the working time of older workers. For example, Arriva in Denmark offers all employees reduced working hours when they turn 60. The company also has a range of other types of flexible working arrangements, including job-sharing and a working time reduction scheme under which the employer carries on paying fully into the employee’s pension scheme.

In the UK, flexible working is becoming more commonplace

among the workforce as a whole because of technological advances and the statutory right for employees to request flexible working. However, further research is needed to assess the extent to which the recent legislative change concerning the right to request flexible working is actively supporting older workers in workplaces across the UK, and to investigate more widely the kind of flexible working arrangements that could best support people to sustain a more extended working life.

Many people in the 50-plus age group may welcome the opportunity to wind down their working hours or responsibilities as they approach retirement for a variety of reasons. A number of older workers in particular are likely to face particular work-life balance challenges if they care for elderly or ill relatives, for example. Ill-health issues may also prompt a desire or need to reduce an individual’s work commitments. Therefore, flexible working can play a vitally important role in extending working life for people in a wide range of circumstances.

#### **Education and training**

Education and training is a key area that needs addressing if employers are going to be in a position to enhance the retention of older workers. If the skills and competences of older workers are kept up to date, particularly in fast-moving areas such as IT, they will be better equipped to remain in work. There are a number of examples of initiatives from the countries studied that focus on the education, training and lifelong learning of older workers. For example, the Czech Government provides tax concessions for employers if they provide further training for older workers. Denmark, meanwhile, is among the EU countries with the highest level of participation in adult



education and continuing training, competence development at work and liberal adult educational activities – all of which impact on the retention and employability of older workers.

At company level, older employees can benefit hugely from targeted training and redeployment to more suitable, alternative duties. In the case of some older manual workers, some of our employer case studies show that training in literacy and numeracy has helped these workers to function in different roles in the organisation.

### Managing retirement

One of the major issues facing older workers and their employers is how to manage the transition into retirement. Some countries, including Denmark and the UK, have now abolished their default retirement age while a common trend is to raise the statutory pension age. Many countries have also curbed early retirement, realising that although this was a good solution in the short term to reducing headcount in the least disruptive way, it deprives the labour market of valuable resources and deprives individuals of meaningful paid activity.

The policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. There are many schemes, at sectoral and company level, which enable employees to reduce their working time in the final years of their career and allow flexibility in how to achieve this. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Arrangements such as

phased or partial retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

### Countering prejudice and fostering an age-inclusive workforce

Older workers can experience prejudice and stereotypical attitudes – often in the form of unconscious, rather than overt, bias – from employers, colleagues and society in general. Often, these attitudes reflect misconceptions about older workers' flexibility, ability to learn and their general skills and qualification levels.

Workplace culture and practice can have a powerful impact on people's views and behaviour, but attitudes towards older people at work are likely to be based on deeply held and often unconscious beliefs that have their roots in much wider society. It can be challenging for employers to counter people's broader societal perceptions that begin to be shaped from the day they are born. However, if younger employees have negative perceptions of older colleagues, especially if they consider them a liability, these stereotypical attitudes and prejudices can act as a significant barrier to older workers' continued employment, as well as hindering effective intergenerational working. If these undercurrents exist in the workplace, management may not be aware or may not have the tools or knowledge to counteract them. Therefore, employers across Europe – and indeed in the five countries we focus on in this study – face a significant challenge in creating an inclusive and age-diverse culture where people of all generations feel comfortable and appreciated by management and their peers, regardless of age.

On the positive side, many people spend a considerable proportion of their time at work, and the attitudes, policies, culture and management practice that they encounter there can have a significant effect on their perceptions about issues such as age diversity and the role of older workers. Policies aimed at supporting older workers and encouraging their continued participation in the workforce cannot be implemented in isolation – it is not about targeting one age group at the perceived expense of another, and employers will only succeed if they develop and implement initiatives to extend working life in the context of nurturing an age-diverse workplace.

Employer and management behaviour definitely has the scope to shape employee attitudes. One way to counter age-related prejudice in the workplace is to provide training for line managers, because it is typically managers who implement policies on a day-to-day basis and regulate access to support and adjustment mechanisms for older workers to enable them to extend their working lives. Another way of countering potential bias against older workers and foster an age-diverse workforce is to encourage their involvement in mentoring younger workers. In this way, their skills and experience are appreciated and valued by both the organisation and younger colleagues, helping to nurture intergenerational learning and inclusivity.

### Conclusions and policy recommendations

Although each country is different in terms of its institutional framework, its history, its economy and its cultural norms and expectations, a range of common themes emerges from our comparative study. All countries recognise that there is a growing need to address the issue of how

to support older workers, given current demographic, social and financial trends. However, in most countries there is a lack of formal and cohesive policies on how to address this pressing employment imperative at an organisational level. In countries where the social partners play an active role in company-level policy formulation, such as France, legislative provisions that require the social partners to negotiate company-level agreements on supporting older workers have resulted in active engagement on this issue at company level.

Getting the balance right when managing older workers should be a key priority for employers because there are many different perspectives and policies that should be taken into account. Any policies and practices that an employer implements for one group of workers need to be balanced and aligned with the organisation's other people management policies and applied consistently and fairly across every section of the workforce. The employer's vision should be to develop an inclusive and age-diverse organisation with a culture that encourages collaboration at a multi-generational level.

The following recommendations focus on some key areas that have been highlighted by this research, but they are not exhaustive – there are many other workplace factors besides those covered in the study that employers need to consider if they are going to be in a position to create longer and more fulfilling working lives for older workers. Therefore, these recommendations should be regarded more as guiding principles that are a starting point for employers to develop a holistic policy to attract and retain the valuable skills and talent of older workers:

## **1 Workforce planning and age-diversity monitoring:**

different sectors and individual organisations will have varying experiences and resourcing needs resulting from the ageing demographic. Every employer should collect workforce data on a regular basis so that it can understand the age profile of its workforce; for example, to what extent does it rely on older workers and what action does it need to take to attract a more age-balanced workforce? Organisations can only manage if they have accurate and detailed monitoring data for each part of their operations; this approach will help them to prepare for future resourcing needs and offer the appropriate, tailored support to individuals as they move through their careers.

## **2 Support employee health and well-being:**

ill health is one of the main reasons that people leave the workforce early, but there is no reason why many people cannot carry on working for longer if they receive the right support, and employers are willing to make – often minor – adjustments to facilitate their ongoing participation in work. People working in physically or psychologically demanding jobs are most likely to feel that they cannot continue in their role and employers could be prepared to retrain or reskill in these circumstances. However, many people are in jobs that could be continued by people well into their fifties and sixties – and even their seventies – if employers are prepared to offer flexibility such as a reduction in responsibilities or working hours, and specific health and well-being support such as access to counselling, occupational health advice and health checks. Line managers are crucial in providing support for people's

health and well-being, effectively managing sickness absence and good rehabilitation for people with a chronic health problem, and spotting early signs of potential ill health.

**3 More creative and cohesive provision for people with caring responsibilities:** the high proportion of informal care provided by older workers (in four of the five countries studied here) means that employers need to do much more to help people balance work and caring responsibilities. Typically, the most effective type of support is likely to take the form of flexibility in working hours and/or the ability to take time off work – although sometimes these adjustments can be small scale and still make a significant difference to the individual's ability to reconcile their work and caring roles. Different countries have different types of provision in place on which to build, but employers could do more to tailor such arrangements to suit the needs of individuals. The often unpredictable demands that are placed on people when caring for a relative who is ill and/or old means that many organisations will need to think more creatively about the kind of support and flexibility that employees in this position may need. Employers could also consider providing other types of support evident in some of our case study organisations – such as access to practical, expert sources of advice, support networks and counselling services.

**4 More flexibility in working time:** changes and/or reductions to employees' working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being. Some people

in their fifties or sixties may simply want to reduce their work commitments and would welcome a change in their working hours to pursue other interests. In many cases, working time can be reduced, rendered more flexible, or broken up in different ways. Our case study data demonstrate the extent to which some organisations are prepared to go in order to retain valuable talent, devising a range of creative working arrangements to appeal to the varied needs of their older employees. While the exact format of flexible working arrangements would need to be acceptable to both the organisation's operations and its social partnership arrangements, if applicable, the flexible working arrangements outlined here should serve as inspiration for employers across geographical boundaries.

**5 Providing training and development support:** all employees, regardless of age, need training and development support to keep their skills up to date and enable them to plan the next stage of their career. Employers need to ensure not only that older workers are not overlooked when offering training opportunities but are given the chance to retrain and develop their skills to enhance their employability. Older workers need to continue to feel motivated and challenged in their role, and line managers are key to ensuring that people know they are still valued by the organisation. There are a number of tools and approaches available to employers, including performance management and development reviews. Employers could consider adopting a similar approach to Denmark's 'senior conversation', where managers have a sensitive and open discussion with older workers

about their expectations for the next career stage and/or retirement. A similar concept in the UK is the 'mid-life career review', which could be more widely adopted in the UK and beyond to support people's health and career in their later years of employment. However, there is no reason why these development discussions should not take place in the workplace at every phase of a person's career, but be tailored to suit individuals' working needs and aspirations as they progress through every stage of their working life.

**6 Managing retirement:** the policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Now that the default retirement age has been abolished in many countries, technically people can carry on working for as long as they wish, but this does not mean that employers should not take a proactive approach to supporting people in their plans as they approach the latter stage of their career. In the UK, for example, managers can be reluctant to raise retirement issues with employees for fear of falling foul of anti-age discrimination law, but it is important that managers feel able to have an open and honest discussion to support older workers. Arrangements such as phased retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

*‘...it is not possible to make assumptions about older workers – even if some people’s circumstances are similar, they could still have very different expectations about what they want from work in their later life.’*

**7 Building an inclusive and age-diverse culture:**

no amount of policies to support older workers will be effective unless the employer introduces them within the context of fostering an age-diverse culture that values all age groups. This does not mean that employers shouldn’t introduce bespoke policies to support fuller and longer working lives for older workers and increase their choices; however, a tailored programme for one age group could have implications for other sections of the workforce. Therefore, employers need to think through how certain policies and programmes targeted at one age group will impact on the whole workforce, and what kind of practices will encourage a culture that celebrates diversity across all age groups. Individuals carry with them beliefs that can be entrenched from an early age, and age stereotyping and prejudice exist in wider society, not just in workplaces. Although it can be challenging, employers can develop a working environment that fosters age diversity and does not tolerate bias based on age, even if it is unconscious. Training for managers and employees on unconscious bias can be one way of countering prejudice against older (and younger) people.

**8 Tailoring solutions to suit individual need and training managers:**

while it is important that employers’ policies to facilitate older workers’ participation at work are implemented fairly and consistently across the organisation, it is also important to remember that individuals’ circumstances and attitudes can vary considerably. This is why it is not possible to make assumptions about older workers – even if some people’s circumstances are similar, they could still have very different expectations about what they want from work in their later life. If an older worker is fit and healthy, for example, this fact could be a push or pull factor in relation to work. Therefore, as far as is possible within the needs of the business, employers should tailor working arrangements and support for older workers based on individual need, and managers should review individual arrangements on a regular basis to ensure they are still meeting individual need. The common thread running through all of these guiding principles is the role played by line managers. Ultimately, it is the relationship that an individual has with their line manager, and the level of support they receive, that is likely to influence their decision to stay or leave an organisation. Therefore, line managers should be appropriately trained to ensure that they are able to meet the needs of a diverse workforce, and are competent and confident to have sensitive conversations with people to discuss their needs and aspirations.

# Introduction

## Background

The increasing age of Europe's population and workforce has become a major policy focus, both in the UK and at European level, over the past few years. A European Commission report projects that those aged 65 and over will comprise a much larger share of the EU population by 2060 (from 17% to 30% of the population), while those aged 80 and over will rise from 5% to 12% (European Commission 2012).

The fact that a growing proportion of Europe's workers are classified as 'older workers' (generally categorised as 55-plus, although this classification can vary) creates a number of challenges in the area of employment and social policy. These include an increasing strain on pension systems, in particular in countries that operate 'pay-as-you-go' arrangements where those in work fund the pensions of those who have retired. In these countries, the increasing ratio of retired people to those in work will eventually make these systems unsustainable; they are already starting to creak in many countries.

From an employment perspective, a key challenge is how employers can retain older workers in the labour market for longer to maximise their productive output and enable people to carry on leading fulfilling lives with an element of work if they wish. People working in particularly difficult or dangerous jobs understandably tend to retire earlier than their counterparts in other types of work but, with a little thought and some adjustments to tasks and work

environment, the majority of individuals work in jobs that could be continued well beyond 60.

From a pan-European perspective, the European Commission notes that a lack of opportunities to retire gradually, exclusion from training and negative perceptions of older people in the workplace represent the main obstacles preventing people aged 55 and over from working (European Commission 2012). Overall, older employees are perceived as experienced and reliable but are less likely to be viewed as open to new ideas or up to date with new technology. According to the European Commission study, in terms of individuals' own perceptions, the majority of people surveyed (59%) expected to be working until they were past 60 – until aged 61.7 years on average. The expected retirement age differed according to the age of respondents when surveyed, with those aged 55 and over expecting to work until 66, while those aged 15–24 only expecting to work until age 56.7 years.

As the issue of older workers is a Europe-wide policy focus, this research examines five different European countries: the Czech Republic, Denmark, France, Germany and the UK. These countries were selected for their different industrial relations and social welfare systems, including pensions systems, in addition to their contrasting social and cultural norms, collective bargaining arrangements and social dialogue cultures.

The ageing population is an issue that is challenging policy-makers in

the majority of European countries, including those covered in this study. Population projections for all five countries show that the number of older people in the population will increase steadily over the coming decades. For example, in the Czech Republic, the number of those aged over 65 will increase from 1.8 million in 2015 to 2.2 million by 2020 and 3.2 million by 2050 (around one-third of the population) (Eurostat 2015). Not only will the number of people at the older end of the age spectrum increase, but there will also be an increase in life expectancy, which will change the structure of the older age brackets of the population. In the Czech Republic, for example, the number of those aged 80 and over will increase steadily over the coming 50 years (Eurostat 2015).

In the UK, population growth will continue to be weighted towards the older population: by 2030, compared with 2014, the number of people in England above the age of 65 will increase by 50% and that of people aged 85 or over will double (DWP 2014). The number of people of state pension age (SPA) and above in employment has nearly doubled over the past 30 years (Taskila et al 2015) and, in 2014, more people aged over 50 were in work than ever before (DWP 2014), a total of 7.9 million people aged between 50 and 64 (BITC et al 2014). A March 2015 release by the Office for National Statistics (ONS) notes that the labour market participation rate for people aged between 50 and the SPA has been steadily increasing since 1994 (ONS 2015). It found

that 75.3% of people aged between 50 and SPA were participating in the labour market (meaning they were either in work or actively looking for work) in the final quarter of 2014, along with 12.1% of people beyond SPA. However, our 2015 research into labour supply and the UK's ageing workforce noted that, despite the welcome increase in the employment rate of older workers in recent years, there remains a 64.4 percentage point drop in the employment rate between ages 53 and 67 (CIPD and ILC-UK 2015).

In Germany, although policy-makers and businesses are facing the same issues as elsewhere, the number of older people in the labour force has actually risen substantially in recent years, to 49.6% of 60–64-year-olds active in the labour market in 2012, up from 25.1% in 2002 (German Statistical Office 2014). It is reported that older women in particular are much more likely to be active in the labour market. The average age of retirement in Germany has risen from 59.3 years in 2001 to 61.1 years in 2011.

In France, a report published by Eurofound found that 24% of the French private sector workforce (excluding those employed in agriculture) were over the age of 50 in 2008, compared with 20% in 2000 and 17% in 1995 (Eurofound 2011). According to a study published by the French statistical organisation DARES, in 2013 the employment rate of workers aged between 55 and 64 in France was 5 percentage points lower (45.6%) than the EU average (50.2%) (Minni 2015).

In Denmark, the Danish Ministry of Employment predicts that, by 2050, there will be 250,000 more employees aged 60–80 in the labour market (Beskæftigelsesministeriet 2014).

Further, the Danish Insurance Association, based on data from Statistics Denmark, calculates that, since 2009, the proportion of older workers in work has increased by 35% (Danish Insurance Association 2014). According to the Danish Insurance Association, this trend is because older workers now have a longer life expectancy, are generally healthier than before, and thus have a better working capacity.

A pan-European poll of attitudes towards occupational health and safety published in 2013 on behalf of the European Agency for Safety and Health explored the programmes and policies that employers have in place to make it easier for workers to continue working up to or beyond retirement (EU-OSHA 2013). Against an EU27 average of 12%, among the five countries in this study, Denmark and the UK report the highest level of employer policies to support longer working (23% for both countries) followed by France (14%) and the Czech Republic and Germany (8% for both). When asked whether or not programmes or policies should be introduced at their workplace to make it easier for people to extend their working lives, the UK scored the most positively, with 74% responding 'yes' (against an EU27 average of 61%), followed by Germany (64%), France (63%), the Czech Republic (56%) and Denmark (53%).

### Main issues of focus

This study looks at a range of policy and practice areas that need to be considered by employers if they hope to retain their older workers, including:

- **Health and well-being:** considerations include workplace and working environment adjustments such as more opportunity to sit down at work, changing tasks to those that are less strenuous, extra breaks,

working hours that are more regular, and changes of workplace so that travelling times to work are shorter. Work organisation elements include more flexible working time, shorter working hours, or the discontinuation of shift working and night working, which is deemed to be particularly strenuous for workers.

- **Support with caring responsibilities:** in the context of the overall ageing of the population, older workers are increasingly likely to have older parents or other dependent elderly relatives for whom they have caring responsibilities. It can be difficult to combine caring with working life, and so efforts need to be made to ensure that older workers can do this effectively. This may include initiatives such as allowing employees to take time off at short notice, being flexible about work scheduling, and allowing employees to work at home.
- **Working time:** in many cases, working time can be reduced, rendered more flexible, or broken up in different ways to support older workers who may have shifting circumstances and priorities such as caring responsibilities and/or health and well-being considerations. Changes to working patterns and/or reductions to older workers' working arrangements can help them to better balance their work and domestic lives.
- **Training and skills development:** education and training is a key area to support the employment of older workers in the labour market. If the skills and competences of older workers are kept up to date, particularly in fast-moving areas such as IT, they will be better equipped to remain in work. Lifelong learning, in particular, has the potential to play a key role in helping older workers to remain in the labour market for

longer, by ensuring that their skills and knowledge are relevant and aligned with employer demand.

- **Managing retirement:** the policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Arrangements such as phased retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.
- **Countering prejudice and fostering an age-inclusive workforce:** there are a number of myths and misconceptions relating to older workers, for example that older workers are less flexible than their younger colleagues and do not learn as quickly. Stereotypical attitudes can sometimes cause bias on the basis of age in the workplace. Employers need to foster an age-diverse workforce and educate people, in particular line managers, about the value of older workers in terms of their experience, expertise and mentoring abilities, while emphasising that older workers can be as flexible and eager to learn as their younger colleagues.

For employers wishing to develop a strategy to encourage the retention of older workers, it should be remembered that older workers are not a homogenous group; they are individuals and have individual needs, depending on their specific circumstances and attitudes. Overall, those with the lowest skills levels and the most physically demanding jobs tend to retire earlier, and those that

work in jobs that demand high levels of education and training tend to remain in the workforce for longer.

## Methodology

For each country, we carried out a literature review which examines the demographic context for the employment of older workers, government initiatives, the activities of the social partners and employer activities and initiatives. For each country, case studies of individual organisations were carried out, based on telephone or face-to-face interviews.

The country research was carried out by:

- **Czech Republic:** Renata Kyzlinková and Štěpánka Lehmann, RILSA, Prague
- **Denmark:** Jakob Falk Bom, Oxford Research, Frederiksberg, Denmark
- **France:** Frédéric Turlan, IRShare, Paris
- **Germany:** Katrin Vitols, Wilke, Maack & Partner, Hamburg
- **UK:** Anna Fohrbeck, Institute for Employment Studies, Brighton

Each country team produced a national report containing the findings of their literature review and organisation case studies. The full case studies for each country are set out in the Annexes to this report, together with shortened versions of these national reports.

The concept of who constitutes an older worker can be difficult to define and older workers are defined differently in the different member states and in different sectors. Companies also have their own policies on what constitutes, in their view, an 'older worker'. For the purposes of this study, we include workers aged 50 and above, although in some instances, workers aged below this threshold might be included, or the threshold might be set at 55.

# 1 National government policies to extend working life

*‘The national governments of all five countries in this study have been active to varying degrees in developing policy measures to encourage older workers to remain in the labour market.’*

The national governments of all five countries in this study have been active to varying degrees in developing policy measures to encourage older workers to remain in the labour market.

In the Czech Republic, the Government’s first scheme in this area was launched in 1999 in the context of the International Year of Older People. The Czech Republic’s accession to the European Union and the availability of EU funds for projects connected with older workers meant that the number of initiatives put into place by the Government has increased (Vidovičová 2007). Overall, it has been very active in trying to improve the labour market situation of older workers. In 2006, it established the Government Council for Older Persons and Population Ageing, made up of a range of experts and stakeholders. The Council has a number of working groups, of which one promotes the employment of older people.

The Danish Government has a number of initiatives in place that aim to improve the working lives of all workers, which in turn leads to older workers remaining in the labour force for longer. One of the specific measures targeted at older workers in Denmark is the initiative ‘Better Work Life for Older Workers’, which launched a senior starter kit in 2013. The kit gives companies guidance on how to put into place a series of meetings, mapping exercises and activities aimed at retaining employees aged 55 and over. It covers issues such as how to improve older

workers’ health, qualifications and skills levels. It also takes into consideration the special needs of older workers and discusses issues such as access to flexible working arrangements. The programme that employers can put into place if they follow the guidelines in the kit covers a period of three to six months, and they receive financial support to cover wage compensation, course fees and consultancy. Around 100 smaller workplaces completed the senior starter kit, but 2015 was the last year that it was possible to apply for the kit.

In the UK, extending, and creating fuller, working lives has gained profile in the public policy arena. However, a 2016 report by the International Longevity Centre UK warns that, *‘without action to encourage and facilitate longer working lives we will see a future drop in the UK’s employment rate and reductions in overall productivity’* (ILC-UK 2016). In response to such concerns (which have been the subject of public policy debate for many years), the Government has undertaken a series of reforms. For example, the default retirement age (formerly set at 65) was phased out in 2011, restricting employers’ ability to compulsorily retire staff based on age unless such rules can be clearly justified. Further, the state pension age (SPA) is gradually being increased and, from December 2018, the SPA for men and women will increase gradually to 66 by October 2020, and to 67 between 2026 and 2028 (DWP 2013). However, in March 2016 the Government



announced an independent review of arrangements for the SPA, although this will not cover existing arrangements before April 2028, which are already law (DWP 2016). In addition, incentives to delay claiming state pension have been introduced. Moreover, individuals who work past the SPA are exempt from National Insurance contributions on their earnings.

In the area of workplace health and safety, the Government is seeking to expand the employer-related support to help people, including those with health conditions, to remain in, or access, the labour market. These efforts build on existing programmes supporting disabled workers and their employers such as the Access to Work scheme (DWP 2015b). Further, in 2015 the Government introduced a 'Fit for Work' service. Although available for all employees and not targeted at older workers, the service will nonetheless support this group of workers and will give workers with long-term health problems the support they need to stay in or return to work, including free GP (doctor) referral for an occupational health assessment for employees who have reached, or expect to reach, four weeks' sickness absence. Employers can make a referral after four weeks' absence.

In 2014, the Government extended the statutory right to request flexible working to all employees, a measure which it is hoped will help older workers to manage a more flexible route into retirement in terms of their working hours. Phased retirement has been a feature of the UK employment landscape for some years, although access to such an arrangement is dependent on individual employers providing and promoting it.

Also in 2014, the former UK Coalition Government launched its 'Fuller Working Lives Initiative' setting out a framework for action *'within which all the key players can bring about the changes we need to ensure adequate income in retirement, better well-being in later life, a more productive labour market, and increased economic activity'* (DWP 2014). The current government is progressing this agenda, and the framework sets out the actions it has taken, and intends to take, to help people benefit from fuller working lives. It also appointed Baroness Altmann CBE as the former Business Champion for Older Workers (now Minister of State for Pensions), tasked with fostering cultural change regarding later-life working. In March 2015 Baroness Altmann launched a report with a wide range of progressive recommendations to help more over-50s stay in or move into work in the UK (Altmann 2015). The 2015 report to government says that *'Government should do more to incentivise employers to "retain, retrain and recruit" older workers'*. It made a number of detailed recommendations to government, including – in terms of the 'retain' element – joined-up government *'to examine and promote the benefits of fuller working lives', 'national campaigns to promote the benefits of later life working', greater and more positive government promotion of flexible working to both employers and employees, and an 'Age Confident' campaign to follow on from the success of the 'Disability Confident' programme.*

The UK Government's well-established Age Positive Initiative ([www.gov.uk/government/collections/age-positive](http://www.gov.uk/government/collections/age-positive)) brings together resources to support employers on effectively managing an ageing workforce, including an employer toolkit that gives guidance to managers

of older workers in areas such as recruitment, retraining and retention, legal requirements, knowledge management and flexible working arrangements.

In Germany, the Government's main labour market and employment policy objectives focus on the continued employment or reintegration of older people to secure employment potential and to promote age-appropriate working conditions. Parallel to legislative measures for the gradual increase of the retirement age, 'Initiative 50 plus' was established in 2006 bringing together existing and new measures to improve employment opportunities for older people. 'Initiative 50 plus' aims to increase the employment rate of people aged 50 and over through an integration allowance for companies employing older, formerly unemployed people. The integration allowance can fund employers for up to 50% of the pay for these employees for a funding period of up to 36 months. The amount of funding depends on the expected performance of the individual.

The French Government has adopted a legislative approach to encouraging the labour market participation of older workers. Measures introduced over the past decade focus on issues such as pensions and retirement, with a restriction on early retirement in the public sector. These include the 2003 pension reform, which encourages older workers to continue in employment to qualify for a higher pension by contributing for a longer period. The Government has also increased taxes on companies promoting early retirement and compulsory retirement, and liberalised the retirement system, which now enables retired people to work and receive their pension at the same time. Further, the French Government has raised the age at

which an employer is permitted to dismiss an employee on grounds of age from 65 to 70, and older workers are now required to demonstrate that they are looking for work in order to qualify for unemployment allowance. Finally, the Government adopted legislation in December 2008 obliging the social partners to conclude company agreements on the employment of older workers (see Box 3, page 20).

### The role of the social partners

The extent to which the social partners (that is, groups such as government and employer and employee bodies, such as trade unions, working co-operatively to develop and implement employment policies at national or sectoral level) are involved in initiatives targeted at older workers varies according to country. The influence of social partnership on the employment of older workers and extension of their working lives depends on the overall role of the social partners in that particular country, as well as the history and strength of the dialogue between them.

In the Czech Republic, the issue of how to help and support older workers is beginning to occupy a position on the agenda of trade unions and employer

representatives. For example, a joint social partner project, funded by the European Social Fund (ESF), is exploring the consequences of changes to pension schemes and how to improve working conditions through dialogue with employers; the aim of the project is to support workers to remain active in the labour market until retirement age. The project covers issues such as analysis of individual jobs, the introduction of new working tools, technologies and procedures, as well as adjustments to the working environment and work organisation.

In Germany, the social partners are heavily involved in the social debate about the position of older workers. For example, in June 2011 the German Federal Government and the social partners agreed to develop initiatives to maintain the health of older employees to retain them in employment for longer. These initiatives include information and counselling services for companies and workers, offers for the reintegration of workers suffering from illness, the development of age- and ageing-appropriate work organisation, models of part-time work for the gradual transition to retirement, as well as the development of health-promoting measures (German Interior Ministry 2011). In addition, the German Government has set up a tripartite dialogue in order to respond to demographic change. This structure has ten working groups, one of which is looking at demographic change at the workplace, focusing on health. It will develop an overall approach by spring 2017.

The social partners in Germany are also involved in sectoral collective bargaining and the sectoral agreements in the steel and chemicals sectors both contain elements that are relevant to the management and support of older workers (Box 1). In addition to these two agreements, there are a number

#### Box 1: Sectoral agreements supporting older workers in Germany

There are two sectoral collective agreements in Germany that contain elements aimed at supporting older workers. The first was agreed between the employers' association in the steel sector and the local metalworkers' union in North Rhine-Westphalia in 2001. The second was agreed in 2008 between the Employers' Federation for the Chemical Industry and the Mining, Chemical and Energy Industrial Union. Both collective agreements include an obligation on employers to undertake a demographic analysis. Both also set out provisions relating to health management, continuous vocational training, and experience and knowledge transfer. These measures are financed by a 'demographic fund' at sectoral level.

The collective sectoral agreement in the chemistry industry also includes provisions on partial retirement, whereby a worker can gradually reduce their working time on a proportion of pay.

of other collective agreements that contain provisions which are relevant to older workers, including those in social and educational services, the water industry in North Rhine-Westphalia, in transport and in some individual companies, such as Deutsche Post and Deutsche Bahn. In addition to these collective agreements that contain a specific demographic component, there are age-related components in many other sectoral collective agreements in Germany. These include longer notice periods and protection from downgrading on the pay scale (where age matters insofar as these rights are dependent on long periods of employment), holiday or additional leisure entitlement according to age or additional leave days for shift workers.

In the UK, there is not the same tradition of social partnership working – where government, employers and trade unions consult and negotiate agreements – at a national level compared with some other European countries. This can mean that, by international comparison, there is greater scope for unilateral employer action in the UK, where initiatives to support the extension of working lives tend to be driven by management rather than by collective bargaining (Hyman and Summers 2007; Gregory and Milner 2009). Despite the lack of a strong social partnership model at national level in the UK, at an organisational level employers often consult trade union and employee representatives about the design and implementation of workplace initiatives to extend working life and support older workers. For example, in our UK case study, Steelite International worked closely with union representatives in formulating its age management policy, and worker representatives are very supportive of Steelite's efforts in this area. This reflects the fact that union members in the company are, on average,

## Box 2: Supporting older workers in the Czech textiles sector

Only one sectoral collective agreement in the Czech Republic contains specific arrangements related to older workers and the promotion of their health. This agreement covers the textiles sector and guarantees knowledge transfer from experienced and qualified (often older) employees in key professions via the creation of instructor and counsellor positions. It also encourages employers to introduce or extend prevention and rehabilitation programmes to support the health of employees aged 55 and over. These provisions have been included in the collective agreement since 2009 and are binding for employers with at least 20 employees.

over 50, and the issue of retaining and supporting older workers is therefore key for the unions.

Further, at a national level trade unions and the Trades Union Congress (TUC), as well as third-sector organisations such as Age UK, the Age and Employment Network (TAEN), which is now part of the Shaw Trust, and the Age Action Alliance play a notable and proactive role in supporting older people in the labour market. Many of these bodies actively campaign in this area and seek to exert positive influence on the support provided to older workers through approaches such as awareness-raising and the development and dissemination of guidance material.

In the Czech Republic, there are few measures supporting older workers at sectoral level. One exception is the textiles sector agreement (Box 2).

The social partners in Denmark are quite active in supporting older workers and have jointly developed a website ([seniorklar.dk](http://seniorklar.dk)) which is a tool that older workers can use to help them shape their career. The website consists of four themes: working life, social networks, spare time, and finances. The tool contains a series of questions related to each theme, intended to guide the worker through a number of issues and to help them think actively about their future working life. The tool is not meant to provide answers, but is designed to help older workers to foster their health and well-being.

### Box 3: National social partner agreement on older workers in France

The French social partners negotiated a National Interprofessional Agreement in 2005 on the employment of older workers, which was implemented by a 2006–10 national plan. This plan contained a number of measures intended to raise public awareness, retain older workers, ease the transition between work and retirement, simplify the transition from unemployment to the labour market among older people, and strengthen social dialogue over the issue of the employment of older workers.

The agreement highlights widely held prejudices relating to the productivity of older workers, and calls on business sectors and local authorities to become involved in an awareness-raising exercise directed at heads of companies, executives, employees and their representatives.

The aim is to put into place ways of anticipating the conditions for the retention and career development of workers aged 45 and over. The provision includes:

- Within the framework of the ‘career guidance interview’ provided for in the national intersectoral agreement on training of 5 December 2003, each worker is now entitled to a ‘later career phase’ interview from the age of 45 and at subsequent five-year intervals.
- Improving working conditions and adapting conditions of employment (especially working hours) should ensure the best possible fit between job requirements and the changing abilities of each worker. This involves, in particular, workplace medical departments and workplace health and safety committees.
- Final career phase: this provision focuses on adapting schedules and the number of hours worked in the final stages of an employee’s career.

In France, the involvement of the social partners at a national level in supporting older workers is limited to a consultation role because the Government is responsible for public pension reform. The main proposed changes (raising the retirement age or an increase in the number of years of pension contribution) have generally been unopposed by employer representatives,

but strongly challenged by trade unions. Employers and trade unions do manage the second pillar of the French pension system, the compulsory occupational pension regimes Arrco and Agirc. In addition, the social partners in France negotiated a national multi-sector agreement on employing older workers and a four-year action plan, which ran from 2006 to 2010 (Box 3).

## 2 Employment policies and practices to extend working lives

Our research explores the range of measures that employers in the five European countries in our study have developed and implemented to support older workers. These fall into six main categories:

- health and well-being provision
- support for caring responsibilities
- working time
- education and training
- managing retirement
- countering prejudice and fostering an age-inclusive workplace.

### Supporting the health and well-being of older workers

The main focus of initiatives targeted at older workers falls under the category of supporting their health and well-being in most of the five countries in this study. This is not surprising given that health issues can be a major influence on people's attitudes to remaining in work. Poor health can be a key cause of early retirement, although, conversely, good health can also act as a prompt for older workers to leave the workforce and pursue other interests while they are fit and healthy.

Therefore, it is important that employers don't have pre-conceived ideas about older workers' health, while at the same time being aware of workplace adjustments they may need to make to support some older workers to remain in work. As a UK policy paper by Acas points out, many older workers are healthier than ever before (Parry and Harris 2011). However, there are *'a number of physical, psychological and psychosocial changes that are likely to occur with age which include reduced reaction time,*

*increased accuracy and accumulated knowledge combined with experience'*. And, *'although older workers are more likely to develop a long-term illness, they do tend to be healthier on a day-to-day basis and take less intermittent sick leave than younger workers'* (UNUM 2008, cited in Parry and Harris 2011). The paper says that it is understandable that employers may have concerns about work-related illnesses and the ability of older workers to cope with physically demanding jobs, but there are dangers in making general assumptions as health in older workers varies considerably according to socio-economic status, work status and geographical location. Employers need to ensure that the physical demands of a job do not outweigh the ability of individual workers and that ergonomic adjustments are made to accommodate older workers' requirements – for example, increased lighting to overcome any decline in sensory ability.

A number of our employer case studies across the five countries provide employees, and specifically older workers, with tailored health and safety consultations and programmes. The precise nature of these arrangements varies according to each individual company, although they are all tailored in some way to the needs of the workforce. In the construction sector, for instance, workers may find it difficult to carry on with their particular type of work as they age and there are therefore examples of how companies support their older workers by moving them to alternative tasks. There are also many examples of companies

*'Employers need to ensure that the physical demands of a job do not outweigh the ability of individual workers and that ergonomic adjustments are made to accommodate older workers' requirements'*

#### Box 4: Company health and well-being provision for employees in the UK

According to research carried out by the CIPD in 2014, there are *'indications that small and medium size enterprises (SMEs) are trying to support the extension of working life of their employees'* (CIPD 2014a). A third (34%) do this through offering flexible working options, a quarter (25%) via a flexible retirement policy and one in five (22%) offer homeworking.

Changes to older workers' workplace design and tasks have also been identified as important in enabling them to remain in work for longer. For instance, employers can provide additional opportunities for workers to sit down at work, to shift to less strenuous tasks, or take additional breaks. Among the SMEs surveyed by the CIPD, 17% provide access to occupational health (compared with 35% of medium organisations) and the same proportion provide ergonomic job design (23% of medium enterprises).

A further 13% of SMEs provide guidance on managing healthy lifestyles, and 10% deliver stress management training. Among larger employers interviewed by the CIPD, only 25% reported a lack of health and well-being provision. Activities among this group focused on managing sickness absence (47%), access to occupational health (40%) and employee assistance programmes (30%).

moving their older employees to different roles, adapting their workstations or allowing them to work more flexible hours or reduce their working time.

In the UK, for example, some individual employers offer health benefits to all employees that benefit older workers in particular. CIPD research provides an overview of company-level health and well-being provision for employees in the UK (CIPD 2014a) (Box 4).

One of our UK case study companies, Steelite, provides targeted health and well-being

support for its workers which includes provision for older workers (Box 5).

In Germany, one of our case study organisations, an airport owner and operator, has put in place a range of measures designed to improve the health and well-being of its workforce (Box 6).

At high-tech group Safran in France, another of our case study organisations, the company agreement on supporting older workers emphasises that improving working conditions and avoiding any health problems in the

#### Box 5: Health and well-being provision at Steelite, UK

Steelite provides all employees with access to a monthly on-site occupational health (OH) clinic. Individuals can request appointments, or are referred to the service following long-term sickness absence or workplace accidents. According to the group HR manager, a key success factor of the scheme is that the OH provider has a good understanding of Steelite's activities, work environment, and the requirements and limitations associated with specific roles. The OH practitioners can therefore make appropriate recommendations about how Steelite can accommodate individuals' specific needs.

The OH service develops tailored support plans for individual employees which may comprise workplace adjustments, additional equipment, training, changes to working hours, or adjustments to an individual's role. This approach has allowed workers with health problems to return to, or remain in, work at Steelite.

For instance, in the case of an employee who had worked as a labourer operating a hand-pushed truck for years and was suffering from back pain when engaging in this task, the OH service outlined a number of options to help ensure that the individual could continue to work. Steelite decided to buy an electrical truck and train the employee to operate it so that the individual could retain his skills within the organisation.

workplace (including psychosocial risks) is the main challenge to maintaining the employment of older workers. The company therefore carries out a health assessment for older workers: employees aged 50 or more may have a health assessment every five years undertaken by the company doctor if a doctor works on site, or by a private doctor if not. The agreement lists the examinations that are included in the assessment. The agreement also facilitates access to telework for older workers. According to the CFDT, which was one of the signatory trade unions to the agreement, the health assessment initiative has been a success, with 806 health assessments carried out in 2014.

In one of our German case study organisations, in the food

processing sector, a company-wide programme focuses specifically on a range of measures to promote the health of employees. Since 2005 these have been summarised under the name 'Company A Vital'. This programme was commonly developed by various stakeholders dealing with health issues, such as the company doctor and the safety engineer, but also members of the works council. 'Company A Vital' analyses labour ergonomic weaknesses of individual jobs and educates the workforce about healthy working practices and a health-promoting work environment. In order to develop a tailor-made health prevention concept, the absence statistics of the company were initially analysed to gain a picture of the health problems and risks of employees inside individual departments. In most cases, back problems were

the main cause of sick leave. This prompted the company to co-operate with an external healthcare provider (for back training) to draw up a strategy to improve working ergonomics. The resulting provision includes a four-hour course which imparts general knowledge about the back, examines the spine of the individual and ergonomically tests the individual workstations at work. Based on these findings, employees are taught health-sustaining behaviour and back exercises.

### **The health and well-being of older workers in the construction sector**

In the construction sector, workers face particular challenges as they grow older and find that they cannot continue with work that is physically demanding. In one of our case studies, a large Danish

#### **Box 6: Health promotion and workplace design at an airport owner and operator in Germany**

This company is the largest airport owner and operator in Germany. The company's business involves a varied range of operations, including flight and terminal operations, ground handling services, retail and property management and consulting services for all airport-specific areas.

In 2014, 25.9% of employees working in the company were over 50 years old. The company has carried out a number of research projects over the years on approaches to support the well-being of older workers, such as reducing workloads, the ergonomic improvement of work processes, and the development of new techniques. With the support of the German Social Accident Insurance (DGUV), an action plan was developed between 2007 and 2011, which, for example, takes into account health prevention in terms of age in operations and innovations.

The project was divided into three sub-projects:

- Sub-project 1 includes, for example, vacuum lifting aids and baggage robots for baggage handling and conveyor belts for unloading baggage from the aircraft's cargo hold.
- Sub-project 2 focuses on passenger screening; improvements focus on health hazards, work environment (noise, baggage handling), and working time models. Additionally, training sessions for employees and especially for managers on the subjects of teamwork, self-organisation and conflict management have been developed and implemented.
- Sub-project 3 includes a systematic plan of action relating to demographic change, which aims to integrate the results of sub-projects 1 and 2 into a concept of prevention suitable for all operational levels. To make sure management pays attention to the topic of prevention, the company developed a systematic training programme for supervisors.

Additionally, there are numerous internal and external sports facilities and a variety of courses available, including healthy eating and smoking cessation. In order to better link and monitor the various health-promoting approaches in each group, a steering committee was established which has an annual budget of €1.5 million for health measures at its disposal.

construction company, a number of initiatives have been introduced to support older workers. These have been implemented in the climate of acceptance that older workers are allowed to work differently and have more flexibility at the workplace (Box 7).

### Helping older workers with care responsibilities

Given the ageing demographic and the fact that many people are now living for longer, an increasing proportion of older workers have ageing or ill parents, spouses or relatives who need some degree of care. This issue is gaining profile among policy-makers and employers and there is growing recognition that measures need to be put in place to help workers in this position, although there remains a significant lack of cohesive provision across the countries examined in this study – with the exception of Denmark, which has a stronger formal care sector. A 2015 report by Eurofound on work and caring across the EU points out that, according to Eurofound's third European Quality of Life Survey (EQLS), 8% of men

and 9% of women aged 18–64 in employment care for an elderly or disabled relative at least once or twice a week (Eurofound 2015). Among workers aged 50–64, the proportion rises to 18% of men and 22% of women providing care at least once a week.

Responsibility for organising, or even carrying out, this care often falls on these individuals, which can result in extra pressure on them to balance their own working life with the care needs of their dependants. Some people – of the so-called 'sandwich generation' – will have responsibilities at both ends of the caring spectrum and be caring for young children as well as older parents. According to Eurocarers, *'80% of care across the EU is provided informally by spouses, relatives and friends – usually unpaid'* and the economic value of unpaid informal care (as a percentage of the overall cost of formal long-term care provision) ranges from 50% to 90% across the EU (Eurocarers 2014a). If not properly supported, carers can face many challenges, for example *'balancing paid work with care responsibilities, which can impact*

#### Box 7: Initiatives to help older workers in a Danish construction company

In order to help workers to remain in work as they grow older, one Danish construction company has put into place a range of measures, such as:

- increasing flexibility in working hours and tasks, including a reduction in working hours
- task rotation: this is beneficial for workers' well-being, and autonomous multiskilling systems in particular are associated with higher worker motivation as well as better company performance
- conferences where older workers are informed about available career opportunities; workers are also advised on how to interpret information and choose the best possible solution for their working life
- senior conversations: older workers have an informal conversation with their manager about their thoughts and plans for the future; these 'senior conversations' are held in order to create a mutual understanding between the employee and manager
- health checks: workers are entitled to a health check that gives them information about their current physical state.



on labour market participation. Many carers of working age cannot cope with these multiple pressures and are forced to reduce or give up work. They are more vulnerable to suffer stress, depression, social isolation and financial hardship' (Eurocarers 2014b).

The Eurofound research points out that there are many national 'actors and institutions' involved in caring, although 'it is still for the most part delivered by unpaid family members', while measures to help carers to combine work and care may be contained in national labour legislation, collective agreements or company initiatives (Eurofound 2015). It concludes that, while a few EU member states are much more advanced than others in terms of supporting people to reconcile work with care, 'a great deal needs to be done in all countries to enable working carers to remain in the job market while meeting the demands of looking after a relative at home'. The report flags up key EU policy developments, such as the European Commission's previous consideration of the possibility of extending the current leave provisions in its 2010 Parental Leave Directive to include the right to 'filial' leave to care for a dependent family member, an issue that remains on the EU agenda.

Eurofound (2015) says that policy-makers need to 'acknowledge the importance of providing instruments to support working carers in their efforts to balance their professional and caring roles'. Institutional solutions of formal care are too expensive in most member states, says the report, 'while increasing the role of families in long-term care is not feasible either as this would further reduce the labour pool' – it calls for 'a more balanced mix between actors' that would also include

more measures to support working carers. These should include: 'appropriate long-term care series to support dependent persons and their families, income support and other "flexicurity" measures for carers, rights and regulations in the employment field and practical measures that can be implemented by employers at company level'. Eurocarers, in a document developed with the European Parliament Interest Group on Carers, calls for a 'comprehensive EU level carers strategy'; it says that 'the fact that the Commission is referring to carers in the Active and Healthy Ageing Partnership, the Social Investment Package and the Employment Package is a useful start', but that 'carers and their issues could be included more explicitly in a number of further outstanding and future programmes and initiatives', including the Employment Guidelines and strategy (Eurocarers 2014b). In terms of legislative measures relating to employment, while most of these sit at national level, 'there are some areas where legislative action could be taken, such as legislation relating to carers leave and retraining and re-entry into the labour force'.

Turning to our five countries that are the subject of this report, the issue of how older workers can combine caring responsibilities with paid employment is occupying an increasingly prominent place in the UK debate. There is growing demand for informal care, and the level of unpaid care provided by spouses and adult children in England and Wales is expected to rise significantly in future years. There were approximately 5.8 million people providing unpaid care in England and Wales in 2011, representing just over one tenth of the population (ONS 2013). Carers UK estimates that, by 2037, there will be 9 million

*'...a great deal needs to be done in all countries to enable working carers to remain in the job market while meeting the demands of looking after a relative at home (Eurofound 2015).'*

carers (Carers UK 2015). Women over 50 have extensive caring responsibilities, with over half caring for at least one of their parents, 39% for their children, 21% for their grandchildren, 13% for other elderly relatives and 9% for a disabled relative, according to a TUC study (TUC 2014). A 2014 UK Government report notes that *'many people with caring responsibilities can and do balance work and care, but the more intense the caring, the more difficult this becomes'* (DWP 2014).

The UK Government has already developed a range of initiatives to support these workers (see Box 8). Further, as part of its 'Carers in Employment' initiative, the former Coalition Government announced significant financial investment in nine pilot projects to examine

how carers can be supported to stay in paid work alongside their caring responsibilities, for example by promoting flexible working patterns and setting up carers' 'surgeries' (Government Equalities Office et al 2015).

#### Box 8: UK national policy initiatives to support workers with care responsibilities

The UK Government has put in place a range of employment rights and benefits to support working carers, including older carers, such as:

- The Equalities Act 2010 introduced explicit protections against workplace discrimination for carers, who are protected by virtue of their 'association' with the individuals they care for, who have the protected characteristics of age or disability.
- Under the Employment Rights Act 1996, all employees in the UK have the right to unpaid 'time off for dependants' and reasonable time off work to deal with emergencies. This allows working carers to deal with disruptions in care, make arrangements for long-term care when the need suddenly arises, and to respond when the dependants fall ill or are involved in accidents. It is at employers' discretion whether this time off is paid or not.
- Like other employees, carers have the statutory right to request flexible working. Employers are obliged to give due consideration to requests and respond formally within a specified time period. In recognition of the difficulties faced by working carers, the right was extended to carers through the Work and Families Act 2006, prior to its extension to all workers in 2014.
- The main UK benefit for carers is the Carer's Allowance for people who meet specific eligibility criteria, including those who look after an individual who receives a qualifying disability benefit, and who spend at least 35 hours per week providing care.
- The 2014 Care Act gave carers new rights focusing on their well-being, including employment. It also increased carers' rights to a carer's assessment by their local authority, and carers are entitled to an assessment regardless of the amount or type of care they provide, their means and their need for support. The assessments cover issues such as carers' willingness to continue caring, their health and general well-being. They must also take into account whether they wish to work or pursue education.

In the Czech Republic, France, Germany and the UK there is a strong reliance on the informal care sector. This contrasts with the situation in Denmark, where there is good state provision for eldercare and the relatives of older people typically do not need to think about how to arrange and manage care. For example, one Danish study showed that only a very small minority of survey respondents had received personal help from their family members or other members of their social networks, because the state provision is so comprehensive (Leeson 2004). However, some economists in Denmark note that, in the longer term, the Danish economy will be under pressure because of the ageing of the Danish population, which will put some pressure on the system as it currently stands.

Further, specific emergency situations sometimes need to be covered and Danish employers can help employees to cope with this by being flexible. At Arriva in Denmark (another of our case study organisations), for example, although there are no official company initiatives in this area, there is a lot of flexibility which supports both the employer and employees with caring responsibilities. The organisation is flexible in terms of employees' working hours and schedules, and the older workers in the organisation are also flexible when their colleagues are in need. Many of

the drivers in some teams are older workers and work part-time or half-time and therefore do not mind if they are asked to work an extra shift occasionally to cover for a colleague.

*'The other day, my mom fell, and I had to take her to the hospital - it was not a problem, because we just called some of the other bus drivers to take over, and they did.'*

**Bus driver at Arriva in Aalborg, Denmark, 64,** and working full-time, with an 84-year-old mother

Denmark aside, supporting older workers in juggling work and responsibility for caring for old or ill relatives is an issue of increasing concern in the other four countries in this study. In the Czech Republic, for example, there is a growing realisation that older workers form part of the so-called 'sandwich generation', who have to reconcile paid work with the care of children and ageing parents. There are no official government measures in this area yet in the Czech Republic, although there is legislation that entitles employees caring for dependent family members to work part-time unless serious operational reasons make this impossible. There are also legal rights for employees to take time off to accompany relatives to medical appointments. The Czech national action plan for positive ageing for 2013-17 states that there should be support for the employment of family care

providers and for the reconciliation of caring and employment, as well as consideration for those returning to the labour market after a long period of care provision. The fulfilment of these strategic goals is primarily ensured by NGOs and regional administrations by extending the availability of respite and social services to informal care providers.

In Germany, the issue of care is becoming more and more pressing, with estimates that over 700,000 people will need care over the next 15 years, rising to 3.64 million by 2040 (Bohsem 2015). German law allows people to take time off to care for family members, either in the form of ten working days to organise care, or a six-month period of leave with full or partial absence from work for employees in organisations with more than 15 employees. Those taking short-term absence receive a care assistance allowance and those taking longer leave can claim an interest-free loan to compensate for loss of income. However, this legislation is controversial among some employers, and particularly smaller employers, who believe that they are unable to compensate for the temporary absence of an employee.

One example of a company policy to support workers with care responsibilities can be found in our German airport owner and operator case study organisation (Box 9).

### Box 9: Supporting workers with care responsibilities in one German company

More than half of the employees of this airport owner and operator case study organisation in Germany are between 40 and 54 years old and thus in a phase of life which is often associated with taking care of their own parents. Since 2013, the company has been offering flexible working time models and homeworking to support those employees. In 2013, 210 employees worked temporarily from home.

In addition, the company co-operates with external counselling services that provide employees with assistance in issues of home care, care facilities and related financial issues. Primarily, the service is to provide guidance to employees about the contacts they can turn to when they need specific assistance. The company's experience shows that workers remain fit for work in short or prolonged difficult personal situations when they find support in self-management.

In 2013 the company also signed a 'charter to reconcile work and care' in the federal state of Hesse, Germany. Signatories of this charter aim to support their employees when caring for dependent persons.

Another of our German case study organisations, a medium-sized company in the chemical industry, has a specific set of measures in place to support workers with care responsibilities, set out in a policy on reconciling work and family life, adopted in 2007. The policy is overseen by a steering committee, together with the works council. The policy contains measures in four areas: co-ordination of family and work responsibilities; flexible work assignments; reintegration of temporarily exempt employees; and information and communication. To support the co-ordination of family and work responsibilities, the position of a family co-ordinator has been created who functions as a contact point for employees and managers in all aspects of reconciling work and family. The postholder also co-ordinates the flexibility of work assignments and working time as well as the development of reintegration strategies.

The company has also adopted a systematic approach to reintegrating temporarily absent employees. One element of this approach is planning for individual staff requirements. This includes a sponsor who is assigned to each temporarily absent employee to create a continuous relationship between the company and individual during the absence, the offer of temporary work assignments and the offer to participate in in-house continuing education and training. Since October 2011, the company has offered a free information service for employees who are caring for relatives. It also offers a range of other types of assistance for the care of relatives (such as counselling and placement in recreational activities, education and travel services for patients and their relatives, living and housing counselling, and specialist advice on specific diseases).

In this German company, employees who care for family members can be absent from work and receive pay for up to two months in very acute cases. It is also possible to extend the period to four months on a part-time basis. The payments are made from a company care fund and individual eligibility for leave is decided on a case-by-case basis. This provision was established in 2013 via a company-wide agreement, and goes far beyond the Care Leave Act of the Federal Government, which offers unpaid leave of up to six months or 24 months' part-time work.

In the Czech Republic, there is not a great deal of evidence of employers providing flexibility to employees to help them combine work and caring responsibilities. Research shows that only 60% of companies in the Czech Republic offer part-time working to employees (LMC 2011; Haberlová and Kyzlinková 2009; Plasová 2012). In reality, part-time working involves just one in ten employees. Less than half of Czech companies offer flexible working hours, and usually to a small group of employees (between 1% and 10% of the workforce), and a majority of companies have no plans to introduce flexible working.

In France, as the population ages the caring agenda is gaining some profile in the public debate. It is estimated that almost 4.3 million people, or between 10% and 14% of the workforce, are responsible for the regular care of a dependant in France (Le Nagard 2013). According to survey research carried out in 2014, 46% of interviewees cited health or care responsibilities as a reason for work disruption (Leblanc 2014). Although there are no specific public policy initiatives in this area, general measures are under discussion that will help all workers with care responsibilities,

and in practice these will benefit older workers to a considerable extent. At present, according to the French labour code, employees with at least two years' service have the right to unpaid leave to care for a family member who is disabled or has a severe loss of autonomy. Legislation is being prepared that will allow employees to take this leave to care regularly for an elderly person and help them in their daily life, which broadens the definition of care. Further, the legislation will permit employees, with the agreement of the employer, to convert this period of leave into a period of part-time working.

The French Government recognises that individuals need to be in a position to balance their working and private lives to enable them to continue working, and that there needs to be a specific focus on women, who bear the brunt of caring responsibilities. It would like to reform the whole area of leave to support family life, and has asked the social partners to enter into negotiations on this topic. The Government would then use any social partners' agreement as a basis for legislation. Overall in France,

as yet there are few social partner initiatives in this area: most initiatives in place have been devised at company level, either unilaterally by the employer or within the context of collective bargaining (Box 10).

Two French companies have put in place some interesting arrangements to support workers with care responsibilities. The agri-food company Danone and the press group Bayard offer a support service (*Responsage*) to their employees, for an average payment of €15 a year. Participating employees can phone a free number and talk to an expert counsellor trained in age-related issues. Within 72 hours, the counsellor will send the employee a response to their problem, covering issues such as details of local groups that can provide support, advice and general practical suggestions. Three weeks later, the counsellor follows up with the individual to assess progress.

*'Year upon year, the fact that employees need to address issues relating to ageing relatives is contributing increasingly to their stress levels. We therefore must*

*engage with this; this issue has become so important for us that we decided to get involved with the Responsage initiative. This service was offered to 700 employees at Danone headquarters in June 2013 before being extended more widely across the group. At present, 15% of our workforce is covered by this but only a quarter of these individuals have actually used the service, which means that we must publicise it more widely.'*

**Director of Human Resources, Danone**

In the UK, individual public and private sector employers have also introduced varying degrees of support for employees with caring responsibilities. Research by Carers UK and Employers for Carers (2015) found that 'nearly a quarter (23%) of carers received no support from their employer' and seven in ten working carers (71%) have felt lonely or isolated in the workplace as a result of their caring responsibilities. The 'top priority for workplace support was improved and consistent manager awareness of caring issues (37%) and more flexible/special leave arrangements (again 37%)'.

#### Box 10: Employer initiatives in France to support employees with eldercare responsibilities

Some French companies have introduced a range of initiatives to support workers with care responsibilities. For example, the financial mutual company Macif offers employees help with researching the financial and administrative issues around caring for elderly relatives. Banque de France, meanwhile, allows staff paid leave to care for an elderly relative as part of its initiative to improve the quality of life of all employees.

At the retail group Casino, employees have the right to take leave to care for family members, financed out of a company-wide fund. At the pharmaceutical company Novartis, employees can convert their thirteenth-month salary payment into 11 days of leave each semester. The company will add three days to this and the leave can be taken in one period or broken up.

At the French postal service La Poste, some employees have started to work flexibly to be able to care for family members. This takes the form either of part-time working or by flexing the working day, with the agreement of an individual's line manager.

*‘Changes and/or reductions to employees’ working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being.’*

#### Box 11: Supporting workers with care responsibilities at John Lewis

John Lewis has a carer’s policy that is open to all workers regardless of age, under which individuals can request time off to care for a sick dependant, however that is defined. In terms of working time organisation, the most popular shifts are ones that allow people to care for relatives at the start and end of the day. Therefore, people are keen to work in the day between nine and five, although this can be difficult to accommodate in the retail sector as workers are needed before the stores open and after they close. The organisation deals with this potential difficulty by having a very localised approach, rather than an organisation-wide policy, to flexible working and dealing with requests on a store-by-store basis.

There is also a partner support function at John Lewis which is designed to support employees and can offer loans, grants and help with financial planning. For example, if employees take blocks of unpaid leave or reduce their working time due to caring responsibilities, this will mean that their financial situation will change. John Lewis can then provide support to help people to cope with their new financial circumstances.

One example of an organisation that is supporting working carers is retailer John Lewis (Box 11).

#### Working time

Adjustments to working time are a key element of policy-makers’ and employers’ strategies to support older workers across the five countries in this study. Changes and/or reductions to employees’ working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being.

In many cases, working time can be reduced, rendered more flexible, or broken up in different ways. Some employers across the five countries have specific policies in relation to the working time of

older workers. For example, Arriva in Denmark offers all employees reduced working hours when they turn 60. The company also has a range of other types of flexible working arrangements, including job-sharing and a working time reduction scheme under which the employer carries on paying fully into the employee’s pension scheme (see Box 12).

In the UK, flexible working is becoming more commonplace among the workforce as a whole because of technological advances and the statutory right for all employees to request flexible working. It is a bit too early for an in-depth assessment of whether or not the extension of the right to request flexible

#### Box 12: Flexible working at Arriva, Denmark

When employees reach 60, they are offered the opportunity to reduce their working time at Arriva. The company has two schemes: 80-80-100 and 90-90-100. Under these schemes, employees reduce their working hours to 80% or 90%, with a corresponding reduction in pay, but Arriva continues to pay 100% of its pension contribution. These schemes are intended as attractive opportunities to reduce employees’ working hours and wages without reducing their retirement pension provision.

*‘In one year, when I turn 65, I will only work half time – me and my senior colleague have agreed to share a full-time position.’*

**Arriva bus driver**

working has positively affected older employees to remain longer in the UK labour market. However, 2015 research by the DWP reveals that 35% of employers reported providing an opportunity for older workers to work part-time, 33% provided the opportunity for older workers to work flexibly and 29% offered older workers the chance to gradually decrease working hours (DWP 2015a). The same research shows that nearly a third (32%) did not offer any opportunities specifically to support later-life working.

A study on flexible working arrangements (FWAs) for older workers in smaller UK firms examined *'how far older workers need and value FWAs, the type of FWAs they need, and whether smaller firms can offer these FWAs'* (Atkinson and Sandiford 2016). It found that older workers do need and value FWAs and that smaller firms can offer these (*'with little evidence of the supposed reluctance in accommodating older workers'*), although these tend to be offered more on an 'ad hoc' basis rather than as part of a policy-based approach. The article highlights the important role played by ad hoc/'i-deal' FWAs ('i-deals' are *'voluntary, personalised agreements of a non-standard nature negotiated between individual employees*

*and their employers...'* – Rousseau et al 2006, cited in Atkinson and Sandiford 2016) as these reflect *'the importance of an idiosyncratic, individualised approach to FWAs'*. The authors also develop the kind of FWA offered to include 'work-role' – so *'not just where and when but how work is arranged'*, as *'an extended definition addresses the needs of older workers as work-role adjustment here supported the diverse needs and changing abilities and desires of workers as they aged, sustaining capacity and motivation to work'*.

However, more research is needed to assess the extent to which the recent legislative change concerning the right to request flexible working is actively supporting older workers in workplaces across the UK, and (building on the above research into smaller firms) to investigate more widely the kind of flexible working arrangements that could best support people to sustain a more extended working life. Many people in the 50-plus age group may welcome the opportunity to wind down their working hours or responsibilities as they approach retirement for a variety of reasons. A number of older workers in particular are likely to face particular work-life balance challenges if they care for elderly or ill relatives, for example. Ill-

health issues may also prompt a desire or need to reduce an individual's work commitments. Therefore, flexible working can play a vitally important role in extending working life for people in a wide range of circumstances.

In Germany, meanwhile, there are examples of companies adapting working time to the needs of older workers. One of our case study organisations, an airport owner and operator, has developed and tested different approaches to how shift work can be designed to take into account employees who are no longer able to withstand the stress of traditional shift work. Traditional models for full-time employees in shift work are based on a schedule whereby seven working days are followed by three non-working days. According to newer scientific findings in Germany, an alternative duty rotation should be based on only four working days in a row. In a pilot project, the new schedules were tested and rosters based on individual need were piloted. A particular challenge is, however, to generate a schedule that enables continuous running and covers all time slots. In parts of this company that do not operate shift work, flexitime and time accounts in which employees can save up credit to at least partially compensate for early retirement are possible.

### Box 13: Flexible working at John Lewis in the UK

At retailer John Lewis in the UK, the most popular flexibility options include a reduction in working hours to enable people to have more time outside of work, or to fulfil other commitments, such as caring responsibilities. Individuals often seek to reduce their working week from five to three days. Within that, they might try to work an early shift and finish at lunchtime, so that they have the entire afternoon free.

Retail is, however, experiencing something of a revolution in terms of the way in which people work, which means that it can be difficult to accommodate some of the requested changes. One way of overcoming this is to help people to reduce their hours over a longer period of time – over the next three months, for example, instead of over the next week.

Homeworking is popular at John Lewis and can be accommodated for office-based staff. People tend to work at home one or two days a week, on specific days. However, the majority of the John Lewis workforce is based in stores, where there is no opportunity to homework.

## Education and training to promote the employability of older workers

Education and training is a key area to support the employment of older workers in the labour market. If the skills and competences of older workers are kept up to date, particularly in fast-moving areas such as IT, they will be better equipped to remain in work. There are a number of examples of initiatives from the countries studied that focus on the education, training and lifelong learning of older workers. For example, the Czech Government provides tax concessions for employers if they provide further training for older workers (Vidovičová 2007).

Denmark is among the EU countries with the highest level of participation in adult education and continuing training, competence development at work and liberal adult educational activities. This is attributed to the fact that public and private investment in this area is high, that education and training activities are related to work, and that they involve the social partners in the workplace.

The issue of the skills and qualifications of older workers can be a concern for some UK employers: a 2015 survey conducted by the UK Government found that 21% of employers cited out-of-date skills and qualifications as a main challenge in relation to employing older workers (DWP 2015a). However, the survey reported that 71% of employers felt that training for older workers offered a good return on investment; it also found that 24% of large employers and one in ten smaller employers offered older employees the opportunity to train younger workers. According to a CIPD survey of age diversity in SMEs, almost nine in ten (86%) of surveyed SMEs agree that the knowledge and skills of mature employees are highly valuable. Despite this, *'four in ten (44%) believe that younger managers find it difficult to manage mature employees'* (CIPD 2014a).

At company level, older employees can benefit hugely from targeted training and redeployment to alternative duties. In the case of some older manual workers,

training in literacy and numeracy has helped these workers to function in different roles in the organisation. For details of retraining and redeployment at our case study organisation Steelite in the UK, see Box 14.

In Germany, there is awareness of the importance of age-appropriate training measures for older workers. It is estimated that around one in ten German companies with older workers offer general or special training for older employees, although older employees have a much lower rate of participation in training than their younger colleagues (Leber et al 2013). There is a special joint initiative in Germany that is aimed at offering training to older workers in IT (Box 15, page 33).

Turning to France, the evidence is that older workers benefit less frequently from training than their younger counterparts: in 2012, for example, half of those aged between 25 and 54 had undergone some kind of vocational training, compared with only one third of those aged between 55 and 64 (INSEE 2013).

### Box 14: Retraining and redeployment at Steelite, UK

Steelite has a 'training for all' policy that aims to give all workers access to relevant training, irrespective of age or skill level. In the past, the company has provided basic skills training in ICT, English and mathematics. This provision has mostly benefited older workers who may have had few opportunities to acquire an education in the past. The company's provision has supported them in dealing with the increasing literacy requirements associated with the greater use of documentation in business processes and helped familiarise them with information technology.

Older workers (particularly manual workers) who feel that they would benefit from a change in career as they can no longer fulfil the requirements of their current role within the company can receive targeted training with a view to redeployment. The HR department develops a personal development plan for such employees to ensure that they can acquire the skillset required for their new position. This has helped Steelite to avoid capability terminations for manual workers, and to retain their experience.

In one example, a manual worker who had been employed by Steelite for 30 years was unable to continue working in his role after a heart attack. The company offered him retraining and he was able to transfer to a position in health and safety. In another example, two older employees undergoing role changes are currently completing mature apprenticeships to equip them for their new role. Steelite is also looking to expand the provision of (mature) apprenticeships to address skills shortages.

According to the group HR manager, the provision of redeployment opportunities has been the most popular element of Steelite's age management policy. For manual workers in particular, it has been important to know that the company values their skills and experience sufficiently to offer them such opportunities, and that there are opportunities available to them as they grow in their careers.



### Box 15: Training for older workers in Germany

The initiative 'IT 50plus' is a joint project of the Federal Association for Information Technology, Telecommunications and New Media and the German metalworkers' union, funded by the German Federal Ministry of Education and Research and the European Social Fund. The initiative aims to improve the employment and employability of older workers as well as the reintegration of unemployed older IT professionals through approaches such as skills development. This is especially important in the fast-moving world of IT. The initiative includes a number of pilot projects concerning demographic personnel development tools, e-learning for older IT professionals and special training for job-seekers.

To address the issue, France has recently adopted quite an innovative approach to vocational training and older workers. A major innovation – the 'personal account of arduousness' ('compte pénibilité') – was introduced by new legislation in January 2015 and aims to help older workers increase their well-being by reducing their working time before retirement and/or helping them to update their skills. This law, which implements a national inter-professional agreement on vocational training, gives employees who are exposed to occupational risk factors extra 'points', which are credited to a personal account. These points

can be used to attend a vocational training programme, finance a period of part-time employment or acquire quarterly pension rights and thus retire earlier. It is too early to assess the effectiveness of this measure, as it only entered into force in early 2015.

French companies with 300 or more employees are obliged to negotiate on the employment of older workers. According to a DARES study, 54% of such companies had put in place training measures for older workers, or some modification of their working environment, compared with 40% of those employers who had not entered into negotiations on the

employment of older workers (Defresne et al 2010). Overall, the study estimates that only 38% of workers aged 50–54, 31% of those aged 55–59 and 24% of those aged 60–64 have received vocational training in France.

### Managing retirement

The policies that employers have in place to help ease older workers' transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. It should be remembered that everyone's circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs

### Box 16: Career development for older workers at Safran, France

The high-tech Safran group in France has an agreement with trade unions on supporting its older workers. According to the company's management, Safran needed to address the fact that a significant portion of its workforce was made up of older workers (32% in 2009). There was an obligation for the company to maintain their employment as a result of the increase in the retirement age in France following pension reforms and a reduction in the available options that made early retirement a possibility. Safran's management wanted to highlight the positive contribution of older workers in the workplace and their knowledge and experience. The company's aims were to give career opportunities to workers aged between 45 and 50 and help them to adapt to new roles.

Accordingly, in terms of career development, all employees in the group have an annual interview with their manager. Under the agreement, workers aged 45-plus explicitly discuss the next stage of their career in this interview. All workers in this age group also have the right to attend a second-stage career interview. Each employee with at least two years' service within the group also has the legal right to ask for a professional assessment with an HR manager every five years. Beyond this requirement, the group will also organise career interviews for employees at 30, 40 and 50 years of age to enable them to discuss their ambitions in the group.

The company agreement at Safran also contains several measures to ensure that the rate of access to professional training of older workers will be no lower than the average access rate of the total workforce. Furthermore, the agreement seeks to make it easier for employees aged 45 or older to use their 'Individual Right to Training' (*Droit individuel à la formation, DIF*) – by law, employees with more than a year's service benefit from a credit of 20 hours of training per year, which can be carried over up to a maximum of six years. This enables employees to receive training during or outside working hours, in accordance with the provisions of the relevant sector-wide or company agreement.

Evaluations of the agreement show that nearly 80% of employees attended their annual interview in 2012. Although the second-stage career interview and compulsory assessment are now a legal right, take-up of these has been less than expected. The organisation of interviews is seen as time-consuming for managers. Employee demand for these interviews has been low and some workers were uncertain whether management could offer them their preferred second career.

as far as possible. Arrangements such as phased retirement, and positive discussions about people's retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

Some countries have now abolished their default retirement age, including the UK. In Denmark, new legal provision came into force in January 2016 making it illegal for collective or individual agreements to require employees to retire by 70 (Beskæftigelsesministeriet 2014).

The German Government, meanwhile, has introduced a number of reforms to statutory pension insurance to help ensure that its pay-as-you-go system can be sustained in the current climate of an ageing population. The official retirement age will rise from 65 to 67 by 2029. However,

this has been a controversial policy development because many people are unable to work until 67. The Government therefore introduced further reforms in 2015 allowing people who have made pension contributions for at least 45 years to retire on a full pension from the age of 63. Partial retirement is relatively widespread in Germany, provided for by sectoral agreements between the social partners. These allow older workers to manage their transition from the labour market into retirement by reducing their working time over a certain period at the end of their career. For details of partial retirement in the German food sector, see Box 17.

In France, the high-tech group Safran has an agreement that supports older workers and which specifically contains provisions aimed at easing the transition into retirement. For details, see Box 18.

#### Box 17: Partial retirement in the German food sector

On 1 July 2011, a partial retirement agreement between the Employers' Association of the Food Industry of Baden-Württemberg and the food, beverages and catering union NGG was concluded. This agreement applies to our German case study organisation in the food sector. Under the collective agreement, employees are entitled to partial retirement of at least two to six years when they are 57 or older and have worked for a period of at least ten years in the company as well as having worked for at least 1,080 calendar days in the five years prior to the partial retirement.

However, employees are not entitled to partial retirement if 4% of company employees are already making use of the scheme. Partial retirement may be granted using either a block model with acquired time credit (that is, working full-time for a part of the period, followed by full retirement) or a continuous annual distribution of part-time work. The reduced income through part-time work is partially offset by increased payments.

#### Box 18: Facilitating the work-to-retirement transition at Safran, France

The company agreement at Safran provides employees moving towards retirement with support in moving to part-time work: employees may ask to work 80% of their current working time, 18 to 30 months prior to their retirement. Under this initiative, workers receive 90% of their previous salary, the employer's contribution of their pension is maintained and they are entitled to the same retirement departure allowance as if they were still working full-time.

In terms of working time flexibility, managers have to favourably consider individual requests from employees aged over 55 to have flexibility in their working time and to avoid shift work.

Employees who qualify for retirement with a full pension and decide to leave the company benefit from an increase in 20% of the time already saved in their time saving account (compte-épargne temps, CET), up to a maximum of 25 days. Safran also makes a commitment to organise information meetings to help workers in the transition from work to retirement.

In the Czech Republic, the company Bosch Diesel Jihlava introduced its *pre-retirement programme* in 2015 which, when compared with the social programmes of other companies in the Czech Republic, is exceptional. To a certain extent it substitutes the role of the state in supporting those who find it difficult to reconcile the ever-increasing retirement age with the physical demands of their work. Bosch Diesel Jihlava has started to offer its employees the opportunity to work part-time for up to three years before the normal pension entitlement age at full salary, with the result that they will suffer no reduction in their standard of living.

Three years prior to claiming official state retirement benefits, permanent staff working in manufacturing are entitled to join the pre-retirement programme. Entry is not conditional on length of service but on having an open-ended (permanent) employment contract. Employees who take advantage of the pre-retirement programme at Bosch Diesel Jihlava are required to sign an agreement that they will terminate their employment at the company on the date that they become eligible for the state pension. If an employee has medical or other major problems more than three years before officially retiring and decides to take early retirement, they are entitled to join the pre-retirement programme earlier. The duration of support is the same (three years) and the employee must agree that, following the conclusion of this period of time, they will terminate their employment at the company and enter early retirement. The company facilitates a reduction in such employees' workload by half over the three-year period in a variety of ways:

- two employees share the workload on different days of the week by alternating between two days one week and three

- days the following week
- two employees share the workload on a daily basis (morning and afternoon)
- the three-year period is divided into 18 months of full-time work and 18 months off work. This option is applied only in the case of specialists whose work is not significantly physically demanding and who are required to train a replacement worker over the 18-month period.

The UK Government, meanwhile, supports flexible working as a way of enabling individuals to choose a phased and/or part-time approach to retirement. This could include requests to work more flexibly under the UK's statutory right to request flexible working legislation, which was extended to all workers in 2014. A report for the UK Government surveying employers about their attitudes to fuller working lives found that, when asked about retirement planning provision, 30% of respondents said their organisation gives workers information about pension planning (DWP 2015a). According to a CIPD survey of age diversity in SMEs, a quarter (25%) of surveyed SMEs have a flexible retirement policy (CIPD 2014a).

Many countries have also now curbed early retirement arrangements, realising that although this was a good solution in the short term to reducing headcount in the least painful way, it deprives the labour market of valuable resources and deprives the individuals of meaningful paid activity.

### Countering prejudice and fostering an age-inclusive workplace

Older workers can experience prejudice from employers, colleagues and society in general, with preconceptions about older workers' flexibility, ability to

learn and their general skills and qualifications levels. According to the European Commission, EU citizens continue to perceive that discrimination exists in recruitment practices, with over half (56%, plus two percentage points since June 2012) believing that a candidate's age, if over 55, would be a disadvantage (European Commission 2015). Around one in five respondents (21%) reported that, in the 12 months preceding the survey, they personally felt discriminated against or harassed on the basis of various grounds, with being over 55 years old the most common type of discrimination (5% of respondents). However, a large majority of respondents say that they would be *'very comfortable working with someone aged over 60'*, with more than six in ten (63%) giving a score of 10 out of 10 for how comfortable they would be with this situation.

Workplace culture and practice can have a powerful impact on people's views and behaviour, but attitudes towards older people at work are likely to be based on deeply held and often unconscious beliefs that have their roots in much wider society. For example, what is the age when people think one starts to be regarded as 'old'? A UK study based on the 2008 European Social Survey reports that, across EU member states, 62 is the average age at which someone reaches 'old age' (Age UK 2011). Opinion varies across member states, but in reference to our five country case studies, it is perceived to be 59 in the UK, 60 in the Czech Republic, 62 in Germany, 63 in France and 64 in Denmark. The report notes that the distinction between subtle and blatant prejudice is not the only one: prejudice can also be benevolent or hostile – for example, the data showed that those under 20 attracted envy, while those over 70 pity and sympathy.

*‘... stereotypical attitudes and prejudices can act as a significant barrier to older workers’ continued employment, as well as hindering effective inter-generational working.’*

It can be challenging for employers to counter people’s broader societal perceptions that begin to be shaped from the day they are born. However, if younger employees have negative perceptions of older colleagues, especially if they consider them a liability, these stereotypical attitudes and prejudices can act as a significant barrier to older workers’ continued employment, as well as hindering effective inter-generational working. If these undercurrents exist in the workplace, management may not be aware or may not have the tools or knowledge to counteract them. Therefore, employers across Europe – and indeed in the five countries we focus on in this study – face a challenge in creating an inclusive and age-diverse culture where people of all generations feel comfortable and feel appreciated by management and their peers, regardless of age.

However, many people spend a considerable proportion of their time at work, and the attitudes, policies, culture and management practice that they encounter there can have a significant effect on their perceptions about issues such as age diversity and older workers in particular. Employer and management behaviour definitely has the scope to shape employee attitudes. The fact that people do bring entrenched beliefs with them to work and are influenced by wider society, however, does mean that employers need to think very carefully about the kind of age-diversity policies they introduce to extend working lives – as well as *how* they introduce them. It also suggests that policy messages need to go beyond building a ‘business case’ for employers to take action on age diversity and extending working life and reach a much wider audience.

A pan-European poll of attitudes towards occupational health and safety published in 2013 on behalf

of the European Agency for Safety and Health (EU-OSHA 2013) found that 60% thought that older workers are less able to adapt to changes at work, 42% that they suffer more from work-related stress and 35% that they take more time off work because of illness. Encouragingly for the countries covered in this report, negative perceptions of older workers are least common for some of the five case study countries. For example, in terms of whether or not people think that older workers tend to be less able to adapt to changes at work than other workers, 50% in the UK said ‘yes’, compared with 52% in Germany, 54% in France, 60% in Denmark and 66% in the Czech Republic (against an EU27 average of 60%).

In terms of whether or not older workers are perceived as suffering more from work-related stress, just 11% said ‘yes’ in Denmark, compared with 25% in the UK, 43% in France, 45% in Germany and 54% in the Czech Republic (against an EU27 average of 42%). Furthermore, the poll reveals that support for measures to help older workers stay in the workforce is more evident in at least some of the countries which are the subject of this study: against an EU27 average of 12%, Denmark and the UK report the highest level of employer policies to support longer working (23% for both countries) followed by France (14%) and the Czech Republic and Germany (8% for both).

In Germany, it is reported that 25% of companies do not employ workers over the age of 50 (Bellmann and Stegmaier 2007). There are no studies on evidence that employers in Germany educate their workforce to counter prejudice against older workers. However, large companies in particular have introduced a number of approaches to oppose discrimination, such as codes of conduct, training and networking

for different excluded groups which are potentially discriminated against. Some of this provision is targeted at older employees.

In France, using a panel of French firms in the late 1990s, an empirical analysis confirms that new technologies and some new workplace practices can be biased against older workers. The use of the Internet and the adoption of computer networks tend to reduce the share of workers older than 50. By contrast, the reduction of the number of hierarchical layers is favourable to older workers. Training contributes to protecting older workers in terms of employment and/or of wages, but does not fully undo the negative impact of technical and organisational changes.

*'We are getting older and older, and therefore we must stay longer in employment. Older workers have plenty to offer, but for some groups it is harder to get a job than for others. One cannot expect a carpenter at 65 to be crawling around on a roof in the same way as a 25-year-old. We must make sure that they have some last good years in the labour market. Our think tank will look at how we ensure that we continue to benefit and include the older workers in the labour market.'*

**Danish Minister of Employment  
Henrik Dam Kristensen**

The range of organisational policies and practices to extend working life as outlined in this report will not have the desired impact – to extend working life – unless they are implemented in a workplace culture that embraces age diversity across the workforce. Employers can introduce bespoke policies to support fuller working lives for older workers and increase their choices; however, a tailored programme for one age group could have implications for other sections of the workforce. John Lewis in

the UK, for example, believes it is more about ensuring that the organisation addresses the issue of inter-generationality and supporting its older workers overall. The retailer is flexible in its approach to encouraging longer working, and facilitates moves to less strenuous work if there is a need – but one concern is that it is not ideal to put all the older workers into office jobs, as a situation therefore arises in which entire teams could be made up of older workers.

*'I don't know that we would do anything drastically different for individuals, based on age – people can have caring responsibilities, for example, at any age – but we do want to look at how to better explain intergenerational issues and the generational challenges to our workforce. Longevity is such a highly rewarded aspect of working within the partnership that we do take very good care of people at that end of the spectrum.'*

**Manager, diversity and inclusion,  
John Lewis**

Older workers who remain in the labour market usually remain in the same job rather than seek new jobs with new employers as it can be difficult to find a new job after a certain age. Employers will need to think about ways in which to educate their workforce, and in particular line managers, to the value of older workers in terms of their experience, expertise and mentoring abilities, while emphasising that older workers can be as flexible and eager to learn as their younger colleagues.

One way to counter age stereotyping in the workplace is to provide training for line managers, because typically it is managers who implement policy at an organisational level and regulate access to support and adjustment mechanisms. Because of the day-to-day relationships they have with their teams, line managers are also best

placed to identify any concerns or changing requirements that older workers may have, particularly health problems. In the UK, a CIPD study conducted in 2014 found that just 14% of SMEs compared with 26% of medium-sized companies provide such training to line managers (CIPD 2014a).

With life expectancy set to increase in the coming years, for *'the first time there will be more than five generations working together in organisations, enriching the diversity of experiences, perspectives, personal values and ideas, and creating challenges and opportunities which employers will need to be smart to manage'* (CIPD 2015). A UK study based on the 2008 European Social Survey reports that a body of research *'has firmly established that a very powerful way to overcome prejudice is to foster close, honest and personal relationships with others who are seen as belonging to a different group'* (Age UK 2011).

One way of countering potential prejudice against older people at work is to encourage inter-generational learning, encouraging older workers to mentor their younger peers: an age-diverse workforce allows a natural career progression with ample opportunities for training and mentoring. Encouraging older workers to mentor their younger colleagues will help to ensure that their skills and experience can be appreciated and valued by both the organisation and peers; this in turn can have a positive impact on cultural attitudes to older workers. CIPD research in the UK showed that both managers and employees recognise the benefits that age-diverse teams can bring to businesses, in particular highlighting knowledge-sharing and the diverse perspectives this brings (CIPD 2014b). Steelite in the UK, for example, recognises the

value of older workers' experience and aims to foster intergenerational learning, by operating a mentoring programme. As part of the programme, older workers are matched with young colleagues to share their knowledge of the business, skills and life experience.

### **Innovative organisation-level policies to support older workers**

More and more employers are becoming aware of the need to retain their older workers and there are many examples of interesting initiatives undertaken by individual organisations across the five countries studied in this research. For many employers, the business case for retaining older workers is growing and this is evident in all of our case studies. For example, at Arriva in Denmark, the view is that older workers possess valuable experience and knowledge which benefit the company. Further, the company states that if all of its older workers retired – currently 21% of its workforce is over 60 – there would need to be a large recruitment and training exercise:

*'We have to focus on what we can do to ensure [older workers'] well-being and their willingness to stay at Arriva instead of taking early retirement, otherwise we are in trouble.'*

**Diversity Manager, Arriva, Denmark**

In Denmark, an increasing number of companies are turning their attention to how they can retain their older workers. Some Danish employers have formal policies and research has found that the majority of companies have some sort of arrangements in place for their older workers. Many companies hold 'senior conversations' with their older employees, which examine the individual's plans for the future. The conversation covers issues such as job content, working time, personal and professional development goals, strengths and development needs, future challenges, and thoughts on how the company can best support them. The rationale is that by undertaking individual and tailored senior conversations, the employer can make the right adjustments and thus prevent the loss of a valuable employee (Box 19).

#### **Box 19: The senior conversation in Denmark**

Many employers in Denmark hold 'senior conversations' with their older employees. This is a conversation concerning the employee's arrangements and plans for the future and is often a part of an employee development interview. The exact point at which these conversations begin varies from organisation to organisation, and the first step for the organisation is to define the age at which an employee is classed as an older worker.

Before the senior conversation, it is important that both the employee and manager are prepared and have spent some time thinking about expectations, needs and opportunities for the future.

A senior conversation is often based on questions such as:

- What are your wishes in relation to the future content of your job?
- What are your wishes in relation to your future working time?
- What are your goals in terms of personal and professional development?
- What makes a working day especially good for you?
- What motivation drives you to utilise your resources most efficiently?
- What are your strengths and development needs in relation to future job content?
- What challenges do you see?
- How can the company best support you?

By having an individual senior conversation, the employer is able to put in place the right adjustments and initiatives and thus prevent the loss of a good senior employee. For the employee, this is an opportunity to shape expectations and wishes about future working life and to work with the employer in implementing them.

## Senior agreements in Danish organisations

Following on from senior conversations, some Danish employers conclude senior agreements with their older workers. These agreements are presented as an opportunity rather than a right and can vary significantly from organisation to organisation and from person to person in the same workplace. All senior agreements must comply with labour legislation and applicable collective agreements.

An individual agreement with an older worker can be designed either as a new employment contract, or as an addition to the original employment contract, or as a summary of the employee's development interview, which is signed by the employer and employee and used as a guideline for the following year. Since the arrangements are largely individual, there is no general standard for a senior agreement, but typically it will cover:

- working hours, including reduced or flexible working time
- working tasks – such as relief from demanding tasks
- development of working skills – for example, training in new tasks or courses with younger colleagues

- the nature of the employment relationship – for example, part-time employment supplemented by flexible early retirement.

Many Danish employers conclude short agreements, for example of one-year duration, to take account of health problems and family-related issues. There are examples of older workers leaving the labour market for a period of time for a specific purpose, for example to travel or spend time with grandchildren, before returning to their job. A senior agreement may also enable a retired older person to reapply to an organisation, possibly as a temporary worker or as a consultant on a freelance basis.

Other examples of organisational policies aimed at supporting older workers in the UK, Denmark and Germany are set out in Boxes 20, 21 and 22.

### The 'seniority programme' at Škoda Auto, Czech Republic

Škoda Auto's 'senior programme' is rooted in a company-level collective agreement negotiated between management and trade unions on an annual basis. The collective agreement includes six basic provisions concerning the working conditions of employees who have worked for the company

#### Box 20: Mainstreaming age management at Steelite International, UK

Age management is a priority at all levels of Steelite, as managers are directly affected by skills shortages and the challenges facing an ageing workforce, and therefore highly aware of the need to support older workers and retain their skills.

Information about the support available to older employees under the company's age management policy is provided via the Steelite intranet, the employee handbook, and at induction sessions. Employees can access support via formal and informal routes: the HR department operates an 'open door policy', which allows staff to drop in to discuss issues as they arise. In many cases, changing needs are recognised at the departmental level, as managers tend to have a good overview of their workforce and close relationships with individual employees. They therefore tend to be aware when employees are considering their options because of changing needs, for instance health problems or care responsibilities, and are then able to offer support.

Regular appraisal meetings provide a forum for discussing employees' needs and plans. All employees are asked about their plans for the future as part of the process, which provides a non-discriminatory way of addressing older workers' changing needs or plans or instigating a pre-retirement conversation. Line managers receive guidance on age management and avoiding age discrimination, and most choose to participate in dedicated training.

for a continuous period of 30 years. These provisions are aimed at retaining employees in active employment and sustaining and supporting the health of employees. Its main elements include:

- Transfer of senior employees to other suitable positions if, because of a medically certified health condition, the individual loses the ability to perform their work over the long term: if for this reason the employee is reassigned to a lower-grade position, they are entitled to additional compensating remuneration.
- Negotiated redundancy: the potential termination of employment on the part of the employer for reasons other than breaches of discipline is discussed by a panel with a view to placing workers elsewhere in the company and using the

opportunities provided by the personnel pool.

- Provision of financial social assistance in the case of the redundancy of a senior employee for organisational or health reasons, the amount of which depends on the number of years worked at Škoda Auto.
- Provision of five days' paid leave for senior employees who take a minimum of 14 days of residential health treatment; in addition, the employer contributes 60% of the price of the residential stay.

### Company agreements in France

Turning to France, the social partners are legally obliged to conclude company-level agreements on the employment of older workers in companies employing 50 or more workers and which are not already covered

#### Box 21: The '55plus' tool in one German company

In Germany, our food sector case study has a number of programmes in place that are designed to support older workers. Because of low staff turnover (in 2013 it was less than 1%), demographic change poses a special challenge for personnel policy in this company. The average employee is around 46 years old, with the average age of industrial employees being slightly higher than for administrative staff.

To promote the ability to work and the motivation of older, long-service employees until retirement, in 2009 the company established the programme '55plus'.

This is essentially a tool for personal development for employees above 55 years of age. Objectives of the programme are to maintain employees' performance and competencies until retirement and to foster the willingness among older employees to actively shape change and continue to deal with challenges in everyday working life. The programme participants are set targets relating to areas such as the strengthening of self-esteem, a sense of achievement and joy at work.

The programme consists of three components. It begins with a customised personal coaching element that is carried out with the help of a trained coach and a psychologist in a two-day session. This helps the participants to reflect on their personal and professional situation and develop a greater awareness of their current role in the company and of their own strengths and potential. The individual coaching is followed by a two-day initialisation workshop with seven to a maximum of 12 participants from different areas and departments of the company. The workshop is moderated by an instructor and discusses possible conflicts and challenges of everyday business life. The intention of the workshop is to develop individual goals and approaches in dealing with challenges, together with the other group members, and to increase motivation on a broad basis.

For the third component, the participants meet four times a year (without a coach) to establish a sustainable process of exchange among the group members.

At the beginning of the programme in 2009, there was relatively low interest on the part of employees and attracting participants was difficult: workers had reservations about the potential benefits of such a programme. However, the programme has triggered a positive response in the workforce and the demand for participation exceeds the supply of available places. Around one new initialisation workshop is carried out per year.



### Box 22: The 'senior starter kit' at Arriva, Aalborg, Denmark

The Danish Government's initiative 'Better Work Life for Older Workers' launched a senior starter kit in 2013 which gives employers guidance on how to put into place a series of meetings, mapping exercises and other activities aimed at retaining employees aged 55 and over. It covers issues such as how to improve older workers' health, qualifications and skill levels. It also takes into consideration the special needs of older workers and discusses issues such as access to flexible working arrangements. The work involved in implementing the kit extends over three to six months, and employers receive financial support to cover wage compensation, course fees and consultancy.

Arriva in Denmark has been implementing this starter kit initiative. As part of the initiative, employees attended a one-day senior course to prepare themselves for an interview with their manager about future wishes for their working life. The course was tailored to the needs of Arriva Aalborg and covered the economy, jobs and the importance of retirement planning. Course attendees, some of whom were sceptical at first, spoke positively about the course as it gave them new knowledge about their opportunities and future career as older workers at Arriva. There was a feeling that the course demonstrated Arriva's commitment to retaining older workers, which has a positive effect on the workforce because they feel visible and wanted.

by a sectoral or company-level agreement on this issue (Box 23).

However, the employer focus in France is still mainly on helping people to move into retirement and less on trying to ensure the health and well-being of older workers. For example, the focus of measures implemented by many companies to support older workers tends

to reduce their working hours to enable them to retire as quickly as possible. This is the case, for example, at Safran, one of our French case study organisations, where many employees in a reduced working time scheme opt to work full-time for a certain period of time and then retire fully at an earlier date.

### Box 23: Company-level agreements on older workers in France

The content of company-level agreements or plans of action in France is influenced by the autonomy of the parties. Despite the fact that many such agreements, or plans of action, have been introduced primarily to comply with the law, this mandatory framework has forced the social partners to prioritise these issues.

To keep older workers in employment, the French Government has realised that legislation can be reinforced by measures introduced by the social partners. Therefore, in practice the regulatory pressure is combined with the principle of autonomy of the social partners. This means that the social partners have the freedom to choose their own initiatives; however, financial sanctions can be applied in the event of an employer failing to reach an agreement or to adopt a plan of action.

Within this regulatory framework, all agreements or plans of action must include provisions relating to at least three of five core issues:

- 1 recruitment of older workers
- 2 anticipation of career development
- 3 skill development and access to training
- 4 facilitating the work-to-retirement transition
- 5 knowledge and skill transfer and the development of tutorship programmes.

According to a study carried out by DARES in February 2014, around 10,000 French companies were covered by an agreement or an action plan, employing a total of around 4.2 million employees (Garoche and Goin 2014).

## Conclusions and policy recommendations

*‘The contrasting national backdrops mean that we can draw out interesting and divergent approaches to extending working life but an employment practice or public policy initiative in one country may not be politically or socially acceptable in another.’*

This international research project has examined policies and procedures aimed at supporting older workers in five countries on the part of national governments as well as individual employers. Although each country is different in terms of its institutional framework, its history, its economy and its cultural norms and expectations, a number of common themes emerge from our comparative analysis. The five European countries covered in this study were selected precisely because of their differing social, economic, welfare and employment systems – these contrasting national backdrops mean that we can draw out interesting and divergent approaches to extending working life.

However, this methodology also means that an employment practice or public policy initiative in one country may not be politically or socially acceptable in another. Furthermore, some countries have a strong social partnership model and a tradition of employers, government and employee representatives working at a national level to agree sector-wide policies, as evidenced in some of our case studies. The flexibility that employers have to introduce workplace-level adjustments will therefore vary across our five countries. Our conclusions and recommendations therefore focus on more universally applicable areas which have the scope to be adopted – or at least the essence of a particular initiative or principle considered – across geographical boundaries. After all, no employer will be immune from demographic

change as one of the major long-term trends shaping work and working lives, and developing policies to enable longer working lives will sooner or later have to be high on every European employer’s agenda.

The governments of all five countries in this study recognise that there is a growing need to address the issue of how to support older workers given current demographic, social and financial trends. However, in most countries, there is a general lack of formal policies on how to address this cohesively at an organisational level. At the same time, we have found some excellent examples of employer good practice in our research; we hope that by showcasing these case studies, other employers, in the UK and abroad, can learn from these innovative practices and be inspired to replicate or adopt appropriate approaches in their own organisation.

The issue of workers who have caring responsibilities is starting to gain profile on the public policy front in the five countries covered in this study. There is an increasing recognition that employers and the economy cannot afford to lose working carers, notably those in the group aged 40- and 50-plus, who face the greatest care demands, but are also key to the labour force because of their experience. As a result, efforts to support carers who want to remain in work have gained urgency and are increasingly the subject of public debate – albeit to varying degrees – in the five countries. However, with the exception of

Denmark, where there is good state care provision, support for workers with care responsibilities is in its infancy. The strong reliance in the other four countries on informal care provided by children and relatives means that many people are juggling work and eldercare responsibilities. A significant proportion – the so-called ‘sandwich generation’ – may be coping with caring for young children *and* elderly or ill parents or partners. This has clear implications for older workers’ ability to remain in work. Employers who have developed well-rounded and tailored policies to support older workers with care responsibilities tend to be the exception rather than the norm in the European countries in this study.

A study by Eurofound points out that measures to support work and care do not have to be ‘expensive and onerous’, but should *‘contribute to making life easier and better for carers and avoiding unnecessary costs for employers either through absenteeism or presenteeism’* (Eurofound 2015). Simple instruments are *‘often the most adequate’*, it says, such as more working time flexibility arrangements including teleworking, allowing employees to take time off, and company initiatives such as long-term working time accounts.

Providing employees with caring responsibilities with flexibility in their working hours would help many to balance their caring and work duties. The kind of working time flexibility that is provided, and how it is implemented in workplaces, will vary according to the collective agreements in place as well as any statutory provision that exists. The business sector and type of work that people are engaged in could also have an impact on the extent of

flexibility that is possible within an organisation – although some of our case study organisations in this report demonstrate that some employers are willing to invest considerable creativity and resource in facilitating older people’s work-life balance in the later stages of their career. Although supportive changes to working time could be relatively small-scale in many cases, where possible flexibility will typically need to be tailored and agreed at an individual level to meet the wide variety of people’s caring circumstances. This means that line managers need to be confident and competent to have the necessary conversations with people.

Informal care, and caring responsibilities for an ill and/or elderly relative, can creep up on people and this kind of caring does not come in an expected format – some people may care for someone on an ad hoc basis or at a distance, so employees’ needs are likely to vary considerably. Often, employees with caring responsibilities are an invisible group, and it is important that employers are aware of the physical and emotional needs of carers in the workplace (CIPD and ILC-UK 2015). Training for line managers to sensitise them to the needs of carers and encourage them to be more empathetic can also play an important role.

This means that organisations will need to think more imaginatively, and consult their employees who have caring responsibilities, about the kind of support that could be provided within the needs of the business. While formal policies are important, supportive colleagues and line managers are also a central influence on the level of support received by working carers. Other approaches could include developing a dedicated policy

outlining the support that the organisation provides, introducing unpaid or paid leave for carers, setting up a carers’ network, and raising awareness and openness about the needs of working carers in the business. Organisations that fail to provide a supportive working environment for working carers risk losing valuable talent and skills at a time when both are set to become an increasingly valuable commodity.

One key conclusion from this research is that older workers are not a homogenous group; therefore, arrangements to support them need to be tailored to suit their individual requirements. Not all workers in the 55-plus age group share the same financial, domestic or personal circumstances and people’s expectations towards work, and how long they want to remain in employment, will be influenced by different outlooks, needs and priorities. For example, there is a common assumption that a healthy older worker will want to remain in work because they are fit but the opposite scenario could be true – someone who remains fit and active may want to reduce their working time or exit from the organisation precisely because of their good health and ability to pursue leisure opportunities outside work.

Getting the balance right when managing older workers should be a key priority for employers. A guiding principle is for employers to equip their line managers with the confidence and competence to have an open and honest, ongoing dialogue with their staff at every stage of their career. As workers approach the latter phase of their career, the conversation can then naturally take on board the individual’s expectations and attitudes towards retirement. Senior conversations, as practised in Denmark for example, are a good

way of keeping a watching brief on the expectations and needs of employees as they progress into the latter stages of their career. The proviso is that these types of conversation need to be handled with care and sensitivity by the individual's line manager. While it can be beneficial and supportive for an older worker to have some type of formalised planning conversation with their line manager, the employer must take care not to offend people by making them feel that they are being singled out because of their age and categorised in a certain way. Therefore, a good practice approach would be to hold personal development conversations with employees of all ages and ensure that the issues under discussion take on board the development and employment needs and desires of the individual at every stage of their career – if an employee is used to taking part in a discussion that takes a broad view of their circumstances, there should be no need for that individual, once they reach a certain age, to suddenly feel the focus of attention because of their age.

In a similar vein, employers must take care that younger colleagues or certain groups of worker are not disgruntled by benefits that are put in place to help older workers, such as reduced working time, or pre-retirement benefits. At Bosch Diesel Jihlava in the Czech Republic, for example, the introduction of a new pre-retirement programme triggered a wave of opposition, not only from the company's younger employees but also from white-collar workers who were not eligible to join the programme. This situation had to be carefully managed by the employer and its recognised trade unions. One way of managing this potential conflict is to educate the entire workforce about the specific needs and concerns of older employees and foster an age-diverse culture.

CIPD research has consistently shown that employers and employees appreciate the benefits of working in an age-diverse organisation; a recent study found that, while stereotypes of 'younger' and 'older' workers do exist, overall employees tend to enjoy working with colleagues of different ages (CIPD 2015). Some of the key benefits include knowledge-sharing across a range of ages and enhanced customer experience. Age diversity is also seen to bring to light different perspectives – different generations are felt to have varied approaches, which bring about new perspectives. There is no reason why this appreciation of age diversity can't apply to workplaces across Europe. Yes, there is an economic imperative why employers need to develop proactive approaches to the recruitment and management of older workers and encourage the extension of their working lives – and such an approach is not without challenges. But in so doing, they can reap benefits beyond creating an age-diverse workforce that include fostering an inclusive, more innovative and productive working environment.

The following recommendations focus primarily on the action that employers can take to nurture age diversity and extend working life. While there are doubtless many wider public policy initiatives that could be developed to encourage increased labour market participation on the part of older workers, these need to be country-specific rather than generic. Nonetheless, it is hoped that some aspects of each country's national policy framework will broaden the debate on what kind of action is needed at government level to address the challenges of an ageing demographic and make the workplace a more appealing and suitable option for older workers. This challenge will only become more urgent over the coming decades.

There is no ‘one-size-fits-all’ solution to developing an effective strategy to create more fulfilling, and longer, working lives; neither will one single initiative likely be sufficient on its own. Every employer will need to develop its own multi-faceted approach that is based on the organisation’s unique needs, as well as those of its workforce. Employers will need to think about how the nature of people’s jobs, as well as the organisation’s wider people management policies and working environment, impact on older workers’ ability and inclination to carry on working into their fifties and sixties – or even their seventies. And any emergent strategy to encourage later working by older workers must always be developed in the context of fostering an age-diverse workforce that has a balanced employee age profile.

The following recommendations focus on some key areas that have been highlighted by this research, but they are not exhaustive – there are many other workplace factors besides those covered in the study (health and well-being, caring responsibilities, working time, education and training, managing retirement and countering prejudice) that employers need to consider if they are going to be in a position to create longer and more fulfilling working lives for older workers. Therefore, these recommendations should be regarded more as guiding principles that are a starting point for employers to develop a holistic policy to attract and retain the valuable skills and talent of older workers.

**1 Workforce planning and age-diversity monitoring:** different sectors and individual organisations will have varying experiences and resourcing needs resulting from the ageing demographic. Every employer should collect workforce data

on a regular basis so that it can understand the age profile of its workforce; for example, to what extent does it rely on older workers and what action does it need to take to attract a more age-balanced workforce? Organisations can only manage if they have accurate and detailed monitoring data for each part of their operations; this approach will help them to prepare for future resourcing needs and offer the appropriate, tailored support to individuals as they move through their careers.

**2 Support employee health and well-being:** ill health is one of the main reasons that people leave the workforce early, but there is no reason why many people cannot carry on working for longer if they receive the right support, and employers are willing to make – often minor – adjustments to facilitate their ongoing participation in work. People working in physically or psychologically demanding jobs are most likely to feel that they cannot continue in their role and employers could be prepared to retrain or reskill in these circumstances. However, many people are in jobs that could be continued by people well into their fifties and sixties if employers are prepared to offer flexibility such as a reduction in responsibilities or working hours, and specific health and well-being support such as access to counselling, occupational health advice and health checks. Line managers are crucial in providing support for people’s health and well-being, effectively managing sickness absence and good rehabilitation for people with a chronic health problem, and spotting early signs of potential ill health.

**3 More creative and cohesive provision for people with caring responsibilities:** the high proportion of informal care provided by older workers (especially in four of the five countries studied here) means that employers need to do much more to help people balance work and caring responsibilities. Typically, the most effective type of support is likely to take the form of flexibility in working hours and/or the ability to take time off work – although sometimes these adjustments can be small scale and still make a significant difference to the individual’s ability to reconcile their work and caring roles. Different countries have different types of provision in place on which to build, but employers could do more to tailor such arrangements to suit the needs of individuals. The often unpredictable demands that are placed on people when caring for a relative who is ill and/or old means that many organisations will need to think more creatively about the kind of support and flexibility that employees in this position may need. Employers could also consider providing other types of support evident in some of our case study organisations – such as access to practical, expert sources of advice, support networks and counselling services.

**4 More flexibility in working time:** changes and/or reductions to employees’ working arrangements can help them to both manage care responsibilities and have a positive impact on their health and well-being. Some people in their fifties or sixties may simply want to reduce their work commitments and would welcome a change in their working hours to pursue other interests. In many cases, working

*‘...no amount of policies to support older workers will be effective unless the employer introduces them within the context of fostering an age-diverse culture that values all age groups.’*

time can be reduced, rendered more flexible, or broken up in different ways. Our case study data demonstrate the extent to which some organisations are prepared to go in order to retain valuable talent, devising a range of creative working arrangements to appeal to the varied needs of their older employees. While the exact format of flexible working arrangements would need to be acceptable to both the organisation’s operations and its social partnership arrangements, if applicable, the flexible working arrangements outlined here should serve as inspiration for employers across geographical boundaries.

**5 Providing training and development support:** all employees, regardless of age, need training and development support to keep their skills up to date and enable them to plan the next stage of their career. Employers need to ensure not only that older workers are not overlooked when offering training opportunities but are given the chance to retrain and develop their skills to enhance their employability. Older workers need to continue to feel motivated and challenged in their role, and line managers are key to ensuring that people know they are still valued by the organisation. There are a number of tools and approaches available to employers, including performance management and development reviews. Employers could consider adopting a similar approach to Denmark’s ‘senior conversation’, where managers have a sensitive and open discussion with older workers about their expectations for the next career stage and/or retirement. A similar concept in the UK is the ‘mid-life career review’, which could be more widely adopted in the UK and beyond to support people’s health

and career in their later years of employment. However, there is no reason why these development discussions should not take place in the workplace at every phase of a person’s career, but be tailored to suit individuals’ working needs and aspirations as they progress through every stage of their working life.

**6 Managing retirement:** the policies that employers have in place to help ease older workers’ transition into retirement are crucial for supporting their ability to retire at a time, and in a way, that suits their needs. It should be remembered that everyone’s circumstances and attitudes towards retirement are different and arrangements should be tailored to individual needs as far as possible. Now that the default retirement age has been abolished in many countries, technically people can carry on working for as long as they wish, but this does not mean that employers should not take a proactive approach to supporting people in their plans as they approach the latter stage of their career. In the UK, for example, managers can be reluctant to raise retirement issues with employees in fear of falling foul of anti-age discrimination law, but it is important that managers feel able to have an open and honest discussion to support older workers. Arrangements such as phased retirement, and positive discussions about people’s retirement plans, can encourage people to plan ahead for their retirement and balance their work and personal circumstances.

**7 Building an inclusive and age-diverse culture:** no amount of policies to support older workers will be effective unless the employer introduces them within the context of fostering an age-diverse culture that values

all age groups. This does not mean that employers shouldn't introduce bespoke policies to support fuller and longer working lives for older workers and increase their choices; however, a tailored programme for one age group could have implications for other sections of the workforce. Therefore, employers need to think through how certain policies and programmes targeted at one age group will impact on the whole workforce, and what kind of practices will encourage a culture that celebrates diversity across all age groups. Individuals carry with them beliefs that can be entrenched from an early age, and age stereotyping and prejudice exist in wider society, not just in workplaces. Although it can be challenging, employers can develop a working environment that fosters age diversity and does not tolerate bias based on age, even if it is unconscious. Training for managers and employees on unconscious bias can be one way of countering prejudice against older (and younger) people.

could be a push or pull factor in relation to work. Therefore, as far as is possible within the needs of the business, employers should tailor working arrangements and support for older workers based on individual need, and managers should review individual arrangements on a regular basis to ensure they are still meeting individual need. The common thread running through all of these guiding principles is the role played by line managers. Ultimately, it is the relationship that an individual has with their line manager, and the level of support they receive, that is likely to influence their decision to stay or leave an organisation. Therefore, line managers should be appropriately trained to ensure that they are able to meet the needs of a diverse workforce, and are competent and confident to have sensitive conversations with people to discuss their needs and aspirations.

**8 Tailoring solutions to suit individual need and training managers:** while it is important that employers' policies to facilitate older workers' participation at work are implemented fairly and consistently across the organisation, it is also important to remember that individuals' circumstances and attitudes can vary considerably. This is why it is not possible to make assumptions about older workers – even if some people's circumstances are similar, they could still have very different expectations about what they want from work in their later life. If an older worker is fit and healthy, for example, this fact

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# Annex 1: Czech Republic

## National policy overview

### Introduction

An ageing population, caused by unfavourable demographic trends such as a decline in fertility levels and in age-specific mortality rates, is a reality for the Czech Republic in line with other European countries. The contemporary age structure of the population features a relatively low proportion of children (14.8%), a high proportion of those of economically active age (68.4%) and a low proportion of individuals of higher ages (16.8%) (Czech Statistical Office 2013). However, the age structure of the Czech Republic is expected to change, with the proportion of the working age population declining steadily over the coming years to 2060.

The employment rate of the elderly population in the Czech Republic broadly reflects that of the EU27 average. In 2014, the employment rate of people aged 50–64 was almost 54% compared with the EU27 average of 52% (Eurostat). The raising of the retirement age and the increase in the duration of educational study in the Czech Republic has contributed to the average age of employees increasing over the past 20 years by 3.7 years.

The ageing population has for some years been the subject of debate both at government level and among the professional community, especially in connection with the continued financing of the pension and health care systems. The Czech Republic has instigated a gradual increase in the retirement age without defining an upper age limit; this means that discussion

about maintaining the employment potential of older workers is becoming increasingly intense in the public sphere.

### Government measures

In the context of reforms and policies dealing with population ageing, in recent years a number of ministries in the Czech Republic have designed programmes to extend the employment period of older people. These include support for lifelong learning and employment flexibility. The most recent of these is the National Plan of Action Supporting Positive Ageing for 2013–2017 (MoLSA 2013), for which the Czech Ministry of Labour involved representatives of NGOs, local authorities, employers, academia, other ministries, social partners and senior citizens in its preparation. One of the plan's main objectives is to make maximum use of the potential of older workers and senior citizens via the promotion of health and lifelong learning. This latest plan builds on a series of initiatives put into place by the Czech Government since 1999.

In addition to national plans of action, in 2006 the Czech Government also established the Government Council for Older Persons and Population Ageing. The chair of the Council is the Minister of Labour and Social Affairs and its members consist of representatives of other ministries, regions, health insurers, labour unions, senior citizens' organisations, NGOs, experts, politicians and business associations. This permanent body is a key player in terms of preparing policies relating to population ageing, such as support for the

employment of older people and the prevention of age discrimination. A number of working groups have been established under the auspices of the Council, one of which (established in November 2014) is concerned with promoting the employment of older persons.

### **Social partner initiatives**

There are not yet many joint social partner initiatives focused on the health and well-being of workers with a view to extending their working lives, although the issue has very recently started to occupy a place on the social partners' agenda. For example, the Confederation of Employer and Entrepreneur Associations of the Czech Republic and the Czech-Moravian Confederation of Trade Unions are currently carrying out a project to analyse the consequences of pension scheme changes with the aim of improving working conditions to enable workers to remain active in the labour market until retirement age. The project hopes to motivate employers to modify the working conditions of their employees so that their employment is sustainable in the context of extending working life. It will include analysis of individual job positions, the proposal of new working tools, technologies and procedures, and adjustments to the working environment. The project began in 2013 and its second stage, for 2015–17, will build on the knowledge gathered in the first stage and apply it in practice via legislative proposals and the introduction of systematic age-management approaches at company level.

Specific arrangements relating to older workers and the promotion of health are evident in just one collective agreement in the Czech Republic at present. This agreement is binding for the textile manufacture, clothing and leather and related products sectors. It guarantees the transfer of knowledge from

experienced and qualified (often older) employees in key professions via the creation of instructor and counsellor positions, and encourages employers to introduce or extend prevention and rehabilitation programmes to support the health of employees aged 55 and over.

### **Employer action on extending working life**

In the Czech Republic individual employers are not yet fully engaged in promoting the health and well-being of workers to extend their working life, which means that the number of relevant projects, actions and initiatives undertaken by employers is very limited. Large-scale production companies appear to be more active in terms of measures focusing on older workers because these companies are more likely to have the financial resources and a focus on investing in human resources. Similarly, multinational companies often implement measures within the framework of their global HR strategy and the corporate culture of the company. This is particularly relevant for companies that need to attract highly qualified workers and are faced with a lack of these workers. This is the prevailing motivation for employers to try to retain their older workforce.

Relevant projects have focused mostly on continuous training and improvement of the skills of older workers. Over the past five years, there has been something of a boom in non-profit organisations that offer counselling in age management and provide employers with the expertise to introduce relevant measures. In 2013, the non-governmental platform Business for Society founded 'Thematic Expert Group Age Management', an expert group composed of employer representatives from companies such as GE Money Bank and Škoda Auto. The objective of this expert group is

to support the introduction of good practices in employment and HR management, including taking into account the age structure of staff. One of the goals of this initiative is to increase awareness of employers in the Czech Republic about issues and practices that are relevant to age management. The expert group promotes age management in co-operation with the Union of Employer Associations of the Czech Republic.

### **Supporting the care responsibilities of older workers**

To date, the Government has not introduced any specific measures or incentives for employers to support employees who care for a dependent family member. In practice the state and regional administrations depend primarily on the Czech social care system, which offers respite social services. However, labour legislation states that individuals who are caring for a family member with a certain degree of dependence are entitled to work part-time unless there are serious operational reasons why this is not possible. A further provision relates to accompanying parents, grandparents, partners, spouses and children to medical appointments. This latter provision entitles the employee to time off work not exceeding one day, providing this care task cannot be performed outside working hours; entitlement to such leave might be several times in a month in cases where these visits are necessary (Novotny et al 2014; Alternativa 50+).

With a few exceptions, employers in the Czech Republic do not target their efforts at specific groups of individuals with care responsibilities; they offer initiatives more generally to all their employees with a clear emphasis on better balancing work and childcare activities of those returning from a period of parental leave.

Public expectations in this respect are minimal, and Czech employees are still learning how to make demands on their employer about their employment conditions in general and greater working hours flexibility in particular (Palonciová et al 2014). Success in negotiating flexibility around working arrangements typically depends on the employee's status both in the labour market and in the organisation and the cost of their replacement as the result of the granting of such arrangements. In this context, reference is often made to the so-called 'latent mental barrier' of many Czech managers,

who tend to agree flexible working time arrangements in the case of mothers with small children or employees following courses of study but are less willing to meet the requirements of older male employees who need to juggle work and caring for elderly parents.

Surveys that have monitored the rate of the implementation of flexible working time in Czech companies indicate that only 60% of companies in the Czech Republic offer part-time employment and that, in most cases, only to certain groups of employees (LMC 2011; Haberlová and Kyzlinková 2009; Plasová 2012).

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## The Czech Republic: case studies

### Bosch Diesel Jihlava Ltd

#### Background

Bosch Diesel Jihlava is a manufacturing company specialising in the manufacture of automotive equipment. The company was founded in Jihlava in 1993 as a subsidiary of the German company Robert Bosch GmbH, Stuttgart.

Bosch Diesel Jihlava began production in 1994 with 160 employees and today employs 4,500. Men dominate the workforce (80%) and the average age of employees is 44. Currently, Bosch Diesel Jihlava has 500 employees who are older than 55 and working in physically demanding production positions. Production workers make up 66% of the workforce, 20% are white-collar staff and the remaining 14% work in indirect manufacturing positions such as logistics and maintenance.

Corporate social responsibility is deeply anchored within the company culture. Bosch Diesel Jihlava not only offers a wide range of benefits to its own employees, but supports a number of external public associations, schools and other educational institutions and social projects. The company is also active in several work-life balance (WLB) cultural and educational projects funded by the European Social Fund (ESF) for which, during its existence, it has received a large number of awards. In 2013, for example, it received an award in connection with the MoLSA 'Family and Work Audit' project, which evaluated pro-family measures implemented within the company and recommended new strategies aimed at optimising pro-family policies for employees. In the same year the company received the 'Employer of Choice' award for the Vysočina (Highlands) region from the

Employers' Club. The company is also well known in the region because of its relatively high salaries, which are significantly above the regional and national averages and even slightly exceed those offered by the biggest Czech carmaker, Škoda Auto.

Two trade unions affiliated to the Czech Metalworkers Federation (OS KOVO) are active within the company and together have around 1,300 members. The collective agreement, which sets out in detail the conditions of the company's pre-retirement programme, covers the current two-year period (2015 and 2016). Trade unions enjoy support for collective bargaining from ČMKOS (the largest trade union confederation in the Czech Republic) in terms of minimum requirements set by ČMKOS, which include the provision that special, less demanding work positions be created for employees approaching retirement age.

### Pre-retirement provision at Bosch Diesel Jihlava

In 2015 Bosch Diesel Jihlava introduced its so-called pre-retirement programme which, when compared with the social programmes of other companies in the Czech Republic, is exceptional and which, to a certain extent, substitutes the role of the state in supporting those who find it difficult to reconcile the ever-increasing retirement age with the physical demands of their work. The company has started to offer its employees the opportunity to work part-time for up to three years before the normal pension entitlement age at full salary, with the result that they will suffer no reduction in their standard of living.

The company's pre-retirement programme covers:

- **Programme duration:** three years prior to claiming official state retirement benefits, permanent staff working in manufacturing positions are entitled to join the pre-retirement programme. Entry is not conditional on length of service but on having an open-ended (permanent) employment contract. Employees who participate sign an agreement stating that they will terminate their employment at the company on the date they become eligible for the state pension. If an employee has medical or other major problems more than three years before officially retiring and decides to take early retirement, they are entitled to join the pre-retirement programme earlier. The duration of support is the same (three years) and the employee must agree that, following the conclusion of this period of time, they will terminate their employment at the company and enter early retirement.
- **Workload reduction:** the company reduced the workload of participating employees over the three-year period by half in one of several ways:
  - two employees share the workload on different days of the week by alternating between two days one week and three days the following week;  
or
  - two employees share the workload on a daily basis (morning and afternoon);  
or
  - the three-year period is divided into 18 months of full-time work and 18 months off work. This option is applied only in the case of specialists whose work is not significantly physically demanding and who are required to train a replacement worker over the 18-month period.
- **Programme restrictions:** employees who take advantage of the programme are entitled to the same advantages and benefits as other employees with the sole exception of annual holiday entitlement, which is reduced to 20 days from the standard 25 days.

*‘Measures directly targeted at older workers at Bosch Diesel Jihlava were introduced five years ago when the trade unions enforced a collective agreement...’*

- **Programme sustainability:** the programme has been established for a five-year period. Trade unions, however, are pushing for the continuation of the programme and its extension to other employees and not just those working in manufacturing positions.

#### **Background to the implementation of the programme**

The average age of employees is relatively high in the company and is increasing because of a very low employee turnover rate of around 2%. Although the company offers a wide range of benefits, the HR manager interviewed for this research admits that the costs of benefits for older employees are considerable. Measures directly targeted at older workers at Bosch Diesel Jihlava were introduced five years ago when the trade unions enforced a collective agreement which included the stipulation that the employer is obliged to create less demanding work positions for employees aged 55 and over and that older workers be reallocated to such positions. Less demanding job positions include both lighter work tasks and work that is performed only in standard working hours (for example, not night work).

The redeployment of older workers to less demanding jobs was ensured by the trade unions. However, the number of job positions involving a less demanding workload is limited and there are not nearly enough of these roles to meet the increasing demand.

#### **The establishment of the programme and its principal initiators**

The need for the special treatment of older employees and adjustments to their working time was agreed between the company’s HR and its trade unions. However, the management of the Czech subsidiary and headquarters in Germany also took part in negotiating the specific details of the programme. While negotiations with the company headquarters in Germany were challenging for the Jihlava HR department, the trade unions found it equally challenging to defend the need for a pre-retirement programme with the wider workforce, in particular its younger members. Discussions about the programme were ongoing between the trade unions and HR throughout the whole of 2014.

The introduction of the new pre-retirement programme triggered a wave of opposition across the workforce, not only from the company’s younger employees but also from white-collar workers who were not eligible to join the programme.

*‘I have to admit in hindsight that I thought it was the end for the trade unions. There was strong resentment from some groups of employees who began to rebel throughout the factory. Some employees have distorted views and would prefer anyone who is older than themselves to be thrown immediately onto the street. When a man who is 45 says this of a man who is 55 years old it’s a little weird to say the least.’*

#### **Trade union chairman**

The trade unions had to put considerable effort into stabilising the overall working climate and interpersonal relationships within the company. In particular, they had to explain and defend the programme on the basis of statistics. Those employees who, because of their age, did not yet enjoy guaranteed entry to the pre-retirement programme also felt resentful that



the trade unions had negotiated an annual pay increase of 'only' 0.8% according to individual performance, even though the negotiated wage increase was still 0.4 percentage points above inflation over the past year. The trade unions admitted that, because of the priority of including the pre-retirement programme in the collective agreement, a compromise had been struck in relation to salary increases. However, the lower wage increase in 2015 will be compensated for by a significant increase in 2016.

White-collar employees continue to receive six months' pay upon retirement. The likelihood that the pre-retirement programme will be extended to this group of workers is minimal because the programme is designed specifically to address physical demands on the body and the consequent acceleration of the end of a person's working career. Because of the shortage of qualified workers in this field it is not in the employer's interest to encourage this staff group to retire early. Further, the trade unions understandably prioritise the needs of their membership, which includes only a very small number of white-collar workers. However, white-collar workers at the company are able to take advantage of flexible working hours and working from home if necessary.

### **Employees with care responsibilities in the family**

Bosch Diesel Jihlava does not operate special programmes aimed directly at employees who are required to care for dependent family members, despite having an exceptionally broad spectrum of socially oriented employee programmes. The HR manager and the trade unions say that there is no need for such a programme. The lack of interest on the part of employees may well be attributable to the predominance of male employees in the company as well as the fact that the company is generally open to flexible working regimes provided the job position allows this.

Flexible working hours have been introduced for white-collar workers with a solid working hours core of 9:00am to 2:00pm with a reference period of 52 weeks. If, at the end of the reference period, the employee has worked fewer hours than stipulated, a payroll deduction applies. However, the company is currently running a pilot project involving half of the white-collar workforce aimed at determining whether or not employees are capable of performing their tasks without their working time having to be checked. Pilot project employees have not been required to sign an agreement on wage deductions and if employees are able to perform their tasks in a shorter time than normal working hours they are allowed to go home – even, following agreement with their superiors, during core working hours.

### **Other provision to support older workers**

The company's legal status (limited liability company) means that it is not directly responsible to its shareholders and can afford, provided it makes a profit, to invest considerably in its employees, and this is reflected in the case of health-oriented benefits available to employees at Bosch Diesel Jihlava. Employees even have the opportunity to attend a weekly wellness swimming session. Currently a programme entitled 'exercises for employees' for those in the 45 and over age group is being piloted which primarily involves the expert analysis of physical stress suffered by employees and the design of exercise plans for specific job positions. Exercises are conducted regularly on a daily basis and, to date, the programme has received positive feedback. Such exercise programmes have already been successfully implemented in the company's sister plants in Germany. In addition, the employer also contributes to employee private pension plans.

## ŠKODA AUTO a.s.

### Background

Established in 1895, ŠKODA AUTO, based in Mladá Boleslav in the Czech Republic, is one of the world's longest-standing automobile manufacturers. Its principal business is the development, manufacture and sale of ŠKODA-brand automobiles, components and genuine parts and accessories and the provision of maintenance services. The ŠKODA brand has been a Volkswagen Group brand for more than 20 years.

ŠKODA AUTO operates three production plants in the Czech Republic and six in other countries. The company employs nearly 26,000 employees, with more than 24,600 based in the Czech Republic. It is the largest manufacturing company in the Czech Republic and one of its key exporters.

Given the focus of the company and the industry in which it operates, the workforce is made up predominantly of men (80%). The average age of employees stood at 39.5 years in 2015 and most are in the 35–40 age group. HR estimates that, of the total workforce employed at the ŠKODA AUTO parent company, around 15–20% are older employees. Organisational programmes aimed at maintaining employee health are not defined in terms of age (with the exception of convalescence) but in terms of employees' length of employment with the company.

ŠKODA AUTO fosters its image as a socially responsible company. It claims to have a special bond with employees and their families, as well as with people living in the communities where its plants are located. It has at its disposal the largest education centre in the Czech Republic. The company is also active in many cultural and sport activities at national and international levels. It maintains close relationships with its suppliers and supports their social responsibility initiatives.

Occupational safety and protection of the employees' health are integral parts of company policy. Therefore, management is committed to creating appropriate working conditions and supporting the personal development of all employees. In 2013, it also finished first in the Czech Top 100 and Czech 100 Best rankings and is therefore considered one of the top companies in the Czech Republic. The company has won a range of other accolades and awards as a good employer.

Its HR strategy places emphasis on continuing education. There is also an agreement on flexi-time accounts, allowing flexible deployment of employees. Other measures include support in areas such as job security, good work–life balance and healthcare coverage.

Three trade union organisations are active within the company, all of which are affiliated to the KOVO trade union. The largest operates at the Mladá Boleslav plant, with roughly 17,500 members; the Kvasiny trade union branch has around 3,500 members, while the Vrchlabí plant has around 1,000. Measures aimed at supporting older workers are one of the priorities of the trade unions and are incorporated into their collective agreement with the company on an annual basis, the most recent of which was signed on 1 April 2015. Collective bargaining agreements are also negotiated individually with employment agencies.

Trade union membership benefits members in the form of additional contributions to health and social benefits.

### **The 'seniority programme' to support older workers**

The company's 'seniority programme' comprises a collection of comprehensive measures aimed at providing support for 'senior employees' who have worked continuously for the company for at least 30 years. Its key objective is to ensure that employees can work in the company up to retirement age. Because of the strong social aspect to the measures introduced under the programme, an HR representative says that it involves considerable financial commitment from the company. The company, however, does not regard the programme as a financial burden because it contributes to the company's image as a responsible (and therefore attractive) employer. The programme forms part of the company's overall HR strategy, which seeks to reflect basic aspects such as demographic development, social responsibility, work-life balance, and diversity and health. The ŠKODA AUTO HR strategy therefore emphasises flexibility, prevention and ergonomics.

The programme has won several national and international awards. One of the most important was from the European Commission during its European Year for Active Ageing and Solidarity between Generations 2012 – ŠKODA AUTO won second place in the 'Workplaces for People of All Ages' category.

### **Motivation for introducing the programme**

The programme was introduced following collaboration between company management and KOVO MB trade union officials. The main motivation for the creation of the programme was the need to become an attractive employer for both existing and potential future employees.

ŠKODA AUTO designed its strategy concerning the employment of people aged 50 and over as a long-term ŠKODA HR strategy and as an internal component of its corporate culture. The strategy has developed gradually and is continuously modified according to changing circumstances. Since manufacturing makes up an important part of the company's activities, ŠKODA has been forced to develop programmes for ageing employees working in production positions. As with other similar companies, ŠKODA AUTO has had to deal with the issue of an ageing workforce coupled with a lack of younger workers. Thus, the strategy aims to ensure that older employees maintain their work capacity for as long as possible and to postpone the reduction in performance, primarily for reasons of health, which often comes with age. This has motivated the company to prioritise the health of its employees by attempting to prevent potential health problems rather than having to address them later.

Employees at the company received the 'seniority programme' positively on the whole, partly because ŠKODA does not define the target group based on age. All the benefits and employee care provisions provided by the company are aimed at the whole workforce but, in some cases, these are customised to suit specific groups of employees. Participation in the programme is based on a merit system.

*'Each and every employee may, after some time, become a senior employee. All in all, the programme is seen as a reward for a lifetime (30 years) working for the company which, in theory, can apply to all the workforce.'*

### **Representative of the trade union organisations**

Despite the fact that the programme is – similar to other working conditions – negotiated through the collective agreement, the programme is open to all employees regardless of whether or not they are trade union members; therefore, employees perceive it as one of many company benefits.

*‘The positive attitude of the company towards its senior employees is reflected in a high level of employee loyalty, a low staff turnover rate and a high number of job applications.’*

### Programme parameters and evaluation

The programme’s parameters are specified in the collective agreement that the company’s management concludes with the trade unions on an annual basis and includes six basic provisions. These provisions are aimed in particular at retaining active employees (who have been with the company for at least 30 years) in active employment and sustaining and supporting the health of employees:

- **Transfer of senior employees to other suitable job positions:** if, due to a medically certified health condition, the employee loses the ability to perform their work over the long term: if, for this reason, the employee is reassigned to a lower-grade position, they are entitled to additional compensating remuneration as follows:
  - **Negotiated redundancy:** the potential termination of an individual’s employment by the company for reasons other than breaches of discipline is discussed by a panel with a view to placing workers elsewhere in the company.
  - **Financial social assistance** in the case of a senior employee’s redundancy for organisational or health reasons – the amount of which depends on the number of years worked at ŠKODA AUTO.
  - **Priority to reinstate former employees in preference to external personnel:** if the company intends to recruit from external sources, former employees with the required qualifications will be notified on a preferential basis.
  - **Provision of five days’ paid leave** for senior employees who take a minimum of 14 days of residential health treatment; in addition, the employer will contribute 60% of the cost of the residential stay.
  - **Extra paid holiday** (one day) that is not tied to any specific activity.

Measures aimed at providing support for the health of employees are evaluated on a regular basis. In addition, the opinions of employees are surveyed regularly via so-called Stimmungsbarometer (mood barometer) polls. According to HR, the seniority programme is fully utilised by employees and is popular with older employees, who appreciate ŠKODA AUTO’s above-standard approach to its employees. The positive attitude of the company towards its senior employees is reflected in a high level of employee loyalty, a low staff turnover rate and a high number of job applications. As a further accolade, the company received an invitation to give a presentation on the programme at the ‘Employers’ Practices for Active Ageing’ conference held by BUSINESSEUROPE in Brussels in 2012.

ŠKODA AUTO currently considers the system to be effective and stable. The programme is a result of several years’ development, which has gradually reflected the needs of employees as well as the labour market. Therefore, the company expects further changes concerning specific parameters of the programme rather than new fundamental changes.

### Supporting employees with family care responsibilities

The company is open to flexible working arrangements such as part-time work, paid days off for urgent family-related needs, flexitime and working from home. Such measures are not targeted specifically at older workers or to specific situations but are available to all employees regardless of age and according to the suitability of specific jobs to flexible working.

The company has also introduced a scheme whereby employees can consult an expert from a local hospital on family issues and social and home care

services under its 'health week' benefit. In the future, the company plans to devote more attention to work-life balance in the context of its health promotion programmes. As is the case for other measures targeted at older workers, potential programmes on this theme are being discussed between company management and the trade unions.

### **Other measures to support older workers**

ŠKODA AUTO's HR strategy is focused on the 'long-term utilisation of employees aged 50 and over'. To fulfil this strategy, numerous other measures have been introduced in addition to the seniority programme because the company appreciates that older workers often have specific needs, for example in terms of ergonomics and health in general. ŠKODA AUTO, in close co-operation with its KOVO trade union social partner, provides special care for this group of employees. For example, doctors and experts in the field of ergonomics provide input to help establish healthy workstations. They also help to organise preventative programmes and 'health days' that aim to improve the health of the whole workforce and not just older employees. One of the most recent programmes, initiated by KOVO, is a health benefits programme, which aims to motivate employees to care more about their health.

Other measures aimed at supporting older workers at ŠKODA AUTO include:

- **programmes focusing on health**
  - spa treatment for specified groups of employees (blue-collar workers aged 50 and over)
  - preventative rehabilitation programmes
  - smoking-cessation programme
  - preventative health checks (such as personal health plans, cancer prevention, a cardiovascular programme, the above-standard ŠKODA check-up health scheme)
  - healthcare consultation and advisory services (health days)
  - the health benefits programme (also for younger employees, including healthy drinking habits)
  - ergonomics: adaptation of workstations to suit individual physiology. To this end, the company operates the 'ergonomics and work physiology laboratory'.
- **Intensity of work control (special breaks, controlled rotation of staff)**
- **Creation of suitable jobs**
  - the creation of jobs involving easier and slower work in sheltered workplaces intended in particular for older employees who are unable to perform their previous job because of temporary or permanent physical limitations.
- **Training and requalification**
  - vitality programme: aimed at middle management employees (to the level of production specialists) over 50 years. The programme focuses on areas such as emotional-social development and motivation
  - mentoring
  - special training courses for specified age groups.
- **Financial benefits**
  - severance pay upon termination of employment (for organisational and health reasons only)
  - work anniversary rewards
  - retirement rewards
  - financial compensation for termination of an employment contract by agreement before reaching retirement age
  - contributions to the voluntary pension scheme.

ŠKODA AUTO also extends its social care and communication programme to former employees (pensioners). In addition, the management of ŠKODA AUTO organises a meeting for former employees who retired in the preceding calendar year which is also attended by the company's management and KOVO MB trade union officials.

There are three sources to finance the company's measures for older workers, including wage budget chapters (employee wages) and a special social fund depending on the current collective agreement (approximately 200 million CZK in 2012 for selected social benefits offered by the company).

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## Annex 2: Denmark

*‘Overall, it is important for Denmark to encourage older workers to stay in work in order to continue and preserve the Danish welfare state.’*

### National policy overview

#### Introduction

In Denmark the life expectancy of the population is increasing while the birth rate is low. This means that an increasing number of elderly people are dependent on a declining workforce. The age dependency ratio (the ratio of the number of people of working age and the number of people older than 64) has therefore been increasing over the past decade.

For many years in Denmark, labour policies were directed towards creating conditions to encourage younger people into the labour market in the place of older people. This approach included a national agreement at municipality level that created improved retirement options for older workers. However, the political focus in Denmark has shifted from the retirement of older employees to their retention in the workplace and, in 2008, tripartite agreements between the Government and the social partners marked a policy shift. Overall, it is important for Denmark to encourage older workers to stay in work in order to continue and preserve the Danish welfare state.

Research shows that, since 2009, the number of older workers in work has increased by 35% (Danish Insurance Association 2014). Part of the reason for this is that older workers are generally healthier and have a longer life expectancy and therefore have an enhanced capacity for work. Further, the new generation of older workers is better educated than former generations and, in general, the higher the educational

level, the longer people will remain in the labour market (Danish Insurance Association 2014).

However, there is a debate in Denmark about the competition between newly graduated and older workers, with some older workers feeling that they have to make way for new graduates. For example, the Union for Lawyers and Masters of Economics, Political and Social Science (DJØF) and the Danish Society of Engineers (IDA), have, among others, initiated a discussion about how the public sector lays off older employees before their younger counterparts, despite politicians’ increased focus on retaining older workers.

#### National government measures

In Denmark there are a range of different governmental legislative measures, policies and other initiatives that are relevant to the health and well-being of older workers.

As a part of its ‘Better Work Life for Older Workers’ initiative, in 2013 the Government launched a ‘senior starter kit’ which gives companies guidance on how to hold a series of meetings, mapping exercises and other activities to retain employees aged 55 and above. The senior starter kit is based on a manual that describes, step by step, how to improve older workers’ health, qualifications and skills and take into account older workers’ needs and access to flexible working arrangements. The work involved in the kit extends over three to six months and companies receive financial support for wage

compensation, course fees and consultancy when they implement the starter kit. When the senior starter kit was launched, only small and medium-sized enterprises were allowed to apply for it, but this limitation was later removed. However, 2015 was the last year that companies could apply for the kit.

In another move to help extend working life, the Danish Parliament has recently passed a bill that repealed 'the rule of 70', which means that it is no longer possible to enforce retirement at the age of 70. The adoption of the new bill means that, from January 2016, it was no longer possible to arrange either individual or collective agreements regarding 'the rule of 70'. From that date, compulsory retirement provision in individual agreements was no longer valid (Beskæftigelsesministeriet 2014).

Finally, the Government's initiative 'A Good and Long Working Life for Everybody' contains ten measures designed to prevent physical and psychological disabilities and help people to work longer, through steps such as improvements to working life in general, flexible working and early intervention for people affected by a work injury. In 2015 the Danish Government set up a think tank to look at ways of ensuring that the economy continues to benefit from older workers in the labour market (Beskæftigelsesministeriet 2015).

### **Social partner initiatives**

The social partners in Denmark are active in trying to develop measures to support older workers. For example, the Danish Confederation of Trade Unions Qualified Seniors has developed the site [seniorklar.dk](http://seniorklar.dk), which is a working tool that older workers can use to clarify how they want to develop their later career. The site consists of four different themes: work life, social network, spare time

and economy. Within each theme, the tool has prompts that help older workers to raise the correct questions in meetings with their employer and encourage them to think proactively about their future working life. With a login it is possible to save the answers and change them whenever the individual wishes – therefore it is always up to date and reflects the older worker's current position and views. [Seniorklar.dk](http://Seniorklar.dk) is designed as a tool that the older worker and their family can use to help maintain the individual's health and well-being in work.

Another initiative, A3career, has been established with the financial support of the National Labour Market Authority and the European Social Fund and is situated in the Jobcenter of Aarhus municipality. A3career is the first Danish advisory unit that advises companies about developing good practices in age management and advising older workers about their possibilities of starting a new career. A3career has provision for a two-day workshop for older workers covering issues such as clarification of personal goals, strengthening of networks, economic issues, and the preparation of agreements for older workers. The premise behind this initiative is that, when older workers know more about themselves and their resources and opportunities, they are more motivated to remain in their job. The workshop is arranged as a combination of presentations, group work and time for reflection.

One of the most interesting results of the workshop is that one in three of the participants have changed their future plans as a result of their participation in the workshop and are planning to stay longer in their job than they had previously expected. The courses are very popular and 95% of the participants have expressed satisfaction with the course.



### **Employer actions to support older workers**

Studies show that an increasing number of organisations are focusing on maintaining their older employees. A 2011 report by Business Forum for Social Responsibility (VFSA) based on interviews in 76 companies concludes that some companies have a formalised policy for older workers, while others do not. Policies relating to older workers are not necessarily dependent on whether the company has an actual policy or not because many companies have arrangements for older workers as part of other agreements, as part of the corporate culture, or as a part of their 'life phase' policy (VINSA 2011).

One of the most common ways for employers to engage with older workers is via an approach called the 'senior conversation', which is a formalised conversation about the employee's arrangements and plans for the future. This conversation is often part of the individual's employee development interview, a kind of appraisal arrangement. The timing of the senior conversation varies from organisation to organisation, but the first step is for the company to define when an employee becomes classified as an older worker. By implementing the senior interview, it is important that both the employee and manager are prepared and have done some thinking about expectations; the way in which it is carried out is very important for maintaining older workers.

Some companies have agreements targeted specifically at older workers (senior agreements), which are viewed as an opportunity instead of a right. Older workers are a heterogeneous group and not all older workers want new agreements and working conditions, either because they want to continue on unchanged

terms and conditions or because they are determined to retire at a certain time. However, senior agreements can allow the employer to retain older workers a little longer. Where senior agreements have been arranged, they must comply with general labour legislation and applicable collective agreements. In practice, these agreements can differ considerably from company to company and from person to person at the same workplace. For example, an agreement could agree to use the older worker for specific tasks or as a temporary worker, even though the employee has left the workplace and is no longer classed as an employee.

### **The care responsibilities of older workers**

Care responsibilities of older workers in relation to family members is a minor issue in the Danish public debate. Under Danish tradition, the federal government assumes responsibility for the welfare of the elderly. This means that the state, regional council districts, and the municipalities are responsible for organising initiatives to look after elderly people. A Danish study (Leeson 2004) has shown that only a very small minority of elderly people interviewed have received personal help from their family members or other members of their social networks. The Social Services Act aims to ensure that elderly people who receive home care services have the freedom to choose between different providers and the option of changing the help they receive from time to time. The fact that this is not a significant issue in Denmark means that the social partners have not needed to devise any specific initiatives, action or policies concerning the care responsibilities of older workers.

*'Care responsibilities of older workers in relation to family members is a minor issue in the Danish public debate. Under Danish tradition, the federal government assumes responsibility for the welfare of the elderly.'*

*‘In co-operation with their manager, older workers can switch to working conditions that meet their needs and ensure that they do not feel superfluous or insecure in their employment.’*

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## Denmark: case studies

### Arriva

#### Background

Arriva has been a Danish bus company since 1997, when Arriva in the UK bought the Danish company Unibus. Today, Arriva is the largest bus company in Denmark. Since 2000, Arriva has also had responsibility for waterbuses in Copenhagen harbour. In 2003, Arriva entered the Danish train market, running the regional trains in Middle and West Jutland until 2018, when the contract comes up for renegotiation. Arriva Denmark is part of the Arriva Group, which consists of 14 public transportation companies in European countries. Deutsche Bahn owns the Arriva Group.

Arriva has around 4,200 employees and is a diverse workplace, with over 80 nationalities and employees from the ages of 19 to 79. One third (36%) of its employees are classed as older workers (aged 55-plus) and 21% are over 60. The average age of employees is 50.

Diversity Manager Pernille Kiær is very keen to retain older workers because, from her perspective, they have valuable experience and expertise that benefits Arriva. In the near future, Arriva will face a significant recruitment and education challenge if it does not retain older workers (21% of its employees are over 60). As she remarks: *‘We have to focus on what we can do to ensure their well-being and their willingness to stay at Arriva instead of taking early retirement, otherwise we are in trouble.’*

#### Health and well-being initiatives to help older workers

Older employees at Arriva tend to be stable workers with low levels of sickness absence. The company has introduced a number of different initiatives to retain older employees and ensure good working conditions to support their well-being.

For example, Arriva has created a comprehensive health programme, entitled ‘A Good Life with Arriva’, which includes a health bonus with two full-time health consultants who offer employees health checks and advice about diet and exercise. *‘This is important, because bus drivers are not really characterised as the healthiest,’* says Pernille Kiær, diversity manager at Arriva. Torben Sørensen is a senior bus driver in Aalborg, is 64 years old and works full-time (37 hours a week). He plans to work part-time when he turns 65.

Torben says that he and his colleagues also have free access to a gym, with all the fitness equipment they need. This gym is for all employees in the area and not only the older workers, which makes sense because, as Torben Sørensen says, *‘you have to prevent bad stuff from happening at a young age.’*

Another initiative is the employee development conversation (MUS) for employees over 50, which includes discussion about age-related issues if the employee wishes. In co-operation with their manager, older workers can switch to working conditions that meet their needs and ensure that they do not feel superfluous or insecure in their employment. When an

employee turns 60, for example, they are offered a reduction in working time, and to support this Arriva has launched the schemes 80-80-100 and 90-90-100, which allow older employees to reduce their working hours and wages without reducing pension levels. Under these schemes, employees can reduce their working hours to 80% or 90% and receive the corresponding level of salary while Arriva continues to pay 100% of its pension contribution. This enables older workers to reduce their working time but with no detrimental effect on their pension.

Arriva is very flexible regarding working hours for older workers, and allows them to decide how they would like to work. *'In one year, when I turn 65, I will only work half time – me and my colleague have agreed to share a full-time position,'* says senior driver Torben Sørensen. *'We also try to take the older workers into account when we organise the shifts, so it is most appropriate for all,'* adds Pernille Kiær.

Besides the MUS and different working schemes, Arriva in Aalborg (Jutland) uses the Danish senior starter kit, which is a tool that helps older workers to manage this later stage of their working life. Torben, along with other senior colleagues, attended a one-day senior course to prepare for an interview with their manager about their future working life. The course was tailored to the needs of Arriva Aalborg and covered the economy, jobs and the importance of planned retirement. Torben spoke of how some of his colleagues were a little sceptical about the course before they attended, but how they are all positive about it after taking part because it helped them to gain knowledge about their opportunities and future career at Arriva as older workers. Torben feels that the course emphasises Arriva's commitment to retaining him and his older colleagues, which has a positive effect on morale. As Torben says: *'I actually wanted to stop working at the age of 60, but there is such a positive atmosphere among the colleagues, and Arriva really want us to stay, so I decided to stay.'*

### **Initiatives to help older workers with care responsibilities**

In Denmark, individuals do not have care responsibilities for older relatives – this responsibility rests in general on society and the different authorities. Therefore, Arriva has not launched any initiatives in this area.

### **Evaluation and impact**

Pernille Kiær is very positive about the impact that the senior starter kit and the senior course have had for the older workers in Aalborg. The feedback from older workers has been very positive – they feel that they are taken seriously and are engaged with as resources for the company. The manager in Aalborg is also very positive, because he now has an overview of his employees' plans for the future and their future work life in Arriva. *'The starter kit in Aalborg was a great success, and we have planned to launch it in our other departments as well,'* says Pernille Kiær.

In 2014 Arriva won the Work Environment Prize (Arbejdsmiljøprisen), awarded by the Work Environment Council. The council is a forum in which social partners discuss and collaborate on a safe and healthy work environment. The prize goes to those companies that make an extra effort to create the best work environment by preventing violence, ensuring employees' well-being, increasing efficiency and decreasing the level of accidents at work. Arriva also won the CSR People Prize in 2014, awarded by the CSR Fund and Business Forum for Social Responsibility. The prize goes to companies who take social responsibility to prevent attrition and accidents at work and implement measures to retain and include vulnerable labour market groups.

*‘An element of the company’s approach to ensure that older workers can stay in employment for longer has been to encourage acceptance in the workforce that older workers may work under different circumstances and be more flexible in their working day.’*

### The future

Arriva has big ambitions for the future to support older workers’ well-being. Pernille Kiær and her colleagues are currently brainstorming about what creates value for older workers. One of their ideas is mentorship, where new and young employees are assigned an older colleague as a mentor – the young worker can learn from the experienced worker, who in turn can be challenged by the younger worker regarding habits and workflow. Pernille Kiær wants to co-operate with employees, and especially older workers, to hear if they have any good ideas about the well-being and retention of older workers.

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## A large construction company

### Background

This case study focuses on a large Danish construction company. The construction sector faces significant challenges concerning the health and well-being of older workers because employment involves physically hard work, and working conditions are associated with a higher risk to the lives and health of the workers. The most common hazard for workers is in the area of mechanical operations. However, workers are also at risk because of improper installation and handling of electrical equipment, and the use of chemicals. Another characteristic of the construction sector is the low level of employer-paid training, which challenges workers’ ability to find employment in higher positions or in other sectors (Eurofound 2014).

### Health and well-being initiatives to help older workers

An element of the company’s approach to ensure that older workers can stay in employment for longer has been to encourage acceptance in the workforce that older workers may work under different circumstances and be more flexible in their working day. The company has taken several initiatives to promote the health and well-being of older workers and extend their working life:

- **Increasing flexibility in working hours and tasks:** flexible work arrangements are appealing to older workers who no longer wish to work traditional full-time schedules, either because of additional personal obligations, worsening health, declining physical energy, or simply a preference to trade some income for more control over their time without giving up paid employment entirely.
- **Task rotation:** task rotation is beneficial for workers’ well-being, and autonomous multiskilling systems in particular are associated with higher worker motivation as well as improved company performance.
- **Conferences:** in these conferences, older workers are informed about available career opportunities and advised on how to interpret information and choose the best possible solution for their future.
- **Senior conversations:** older workers have a one-to-one conversation with their manager about their thoughts and plans for the future. These senior conversations nurture a mutual understanding between the employee and manager.
- **Health checks:** older workers are entitled to a health check that gives them information about their current physical condition.

The conference is an important tool because it enables the older workers to discuss their views and perspectives around themes such as inheritance, wills and pension schemes. The conversations are held between the employee and their manager, and these individual meetings act as a follow-up meeting to the conference.

### Evaluation and impact

The flexibility offered to older workers has increased their health and well-being and encouraged several of the company's older workers to remain for longer in their jobs. The initiatives have given older workers the option of more flexible work with less physical strain. In this way, older workers consider themselves to be more accepted in the company. This approach means that they are not exposed to any assumptions on the part of their colleagues that they are not capable of performing their work.

The company feels that workers who do not feel respected or valued have lower levels of engagement. Many of the stereotypes of older workers are negative; combating stereotypical attitudes by showing respect for the experience and contributions of older workers is necessary to encourage workers to delay retirement or return to the workforce after retirement.

### The future

Because of these positive results and experiences, the company plans to continue its efforts to improve the health and well-being of older workers. It feels that it is important to the economic growth and development of the company that the skills and competences of older workers are used and integrated in the company's operations.

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## Annex 3: France

*‘...the social partners and policy-makers have implemented a number of measures to retain older workers in employment over the past decade, including limiting early retirement, raising the default retirement age and offering incentives to employers to hire older workers.’*

### National policy overview

#### Introduction

French policy-makers are grappling with the ageing population. Research shows that, in 2008, 24% of private sector workers in France were over the age of 50, compared with 20% in 2000 and 17% in 1995 (Eurofound 2011). However, according to a study published by the government statistical organisation DARES relating to 2013 data, the employment rate of workers aged between 55 and 64 was five percentage points lower (45.6%) than the EU average (50.2%) (Minni 2015). In terms of gender, the activity rate of male workers between the ages of 55 and 59 has been increasing, from 59.7% in 2000 to 69.2% in 2010 and 73% in 2013. The same is true for male workers between the ages of 60 and 64: 11.1% in 2000, 20.2% in 2010 and 26.4% in 2013.

There has also been a substantial rise in the economic activity rate of women. In 2000 the figure was 46.3% for women between the ages of 55 and 59; in 2010 it was 61.4% and in 2013, 68.7%. Similarly, the rate was 10.3% for women between the ages of 60 and 64 in 2000; 17.7% in 2010 and 23.1% in 2013. It is also noticeable that the rise in economic activity rates gradually accelerated over the decade (Minni 2015).

Recognising the problems associated with a rapidly ageing workforce, the social partners and policy-makers have implemented a number of measures to retain older workers in employment over the past decade, including limiting early retirement, raising the

default retirement age and offering incentives to employers to hire older workers.

#### National government measures and social partnership

The French Government has introduced a range of legislative measures to support older workers. For example, a law adopted in December 2008 contained an obligation on the social partners to conclude company agreements on the employment of older workers. The law requires companies employing 50 or more people not covered by a sector or company-level agreement on the issue to conclude such an agreement at company level or to unilaterally establish a ‘plan of action’ by 2010. In the event of non-compliance with the law prior to January 2010, companies could be fined an amount equivalent to 1% of their aggregate wage costs. The content of the agreement is determined by the autonomy of the parties and, despite the fact that many such agreements or plans of action have been introduced simply to comply with the law, the main result of this mandatory approach was to force the social partners to prioritise this issue on their agenda.

According to DARES, in February 2014 around 10,000 companies were covered by an agreement (52%) or an action plan (48%), together employing around 4.2 million employees (Garoche and Goin 2014).

In January 2015, another major legal innovation – the ‘personal account of arduousness’ (‘compte

pénibilité’) – came into force on vocational training, employment and social democracy. This law, which implements the social partners’ national inter-professional agreement on vocational training, gives employees who are exposed to occupational risk factors extra ‘points’, which are credited to a personal account. The employee can use these points to attend a vocational training programme, finance a period of part-time employment or acquire quarterly pension rights and thus retire earlier. It is too early for an assessment of this initiative but it has the potential to allow older workers to increase their well-being by reducing their working time before retirement.

### Other social partner initiatives

The social partners concluded a national agreement in 2005 on the employment of older workers, followed by a 2006–10 national plan which includes a number of measures to:

- raise public awareness about the ageing population and workforce
- retain older workers in the labour market for longer
- ease the transition between work and retirement
- simplify the transition from unemployment to the labour market among older people
- strengthen social dialogue regarding the employment of older workers.

The agreement emphasises the widely held prejudices relating to the productivity of older workers, and calls on business sectors and local authorities to become involved in an awareness-raising exercise directed at heads of companies, executives, and employees and their representatives. The efforts of the state and the social partners are brought together in the national action plan.

The aim is to introduce measures to support the retention and career development of workers aged 45 and over. These cover:

- Within the framework of the ‘career guidance interview’ provided for in the national intersectoral agreement on training of 5 December 2003, each worker is now entitled to a ‘later career phase’ interview from the age of 45 and at subsequent five-year intervals.
- Improving working conditions and adapting conditions of employment (especially working hours) should ensure the best possible fit between job requirements and the changing abilities of each worker. This approach requires the involvement of occupational health departments and workplace health and safety committees.
- Final career phase: this involves the adaptation of work schedules and the number of hours worked in the final stages of an employee’s career.

### Employer actions to support older workers

Not many companies are developing initiatives to retain older workers in France. Those employers who are thinking about this issue are looking at it from the perspective of easing the transition into retirement, rather than focusing on the health and well-being of older workers. Companies that do develop initiatives such as part-time work towards career end are focusing on helping older workers to leave the organisation, rather than remain in work.

According to a DARES study, just 17% of private sector employers thought that they would be affected by a loss of skills due to the departure of older workers in the coming five years (Defresne

et al 2010). However, half of employers were anticipating an increase in the number of employees aged 50-plus over the next five years, and said that they planned to introduce training measures and alternative working arrangements for older workers. More than one third (38%) were in favour of developing internal mobility for older workers and 27% planned to use early retirement measures to allow older workers to leave the company.

It appears that the law obliging the social partners to negotiate on older workers at workplace level is producing agreements, although there is some doubt as to whether the agreements are actually being implemented in practice, and whether or not the social partners are merely paying lip service to this bargaining obligation, which is one among many at workplace level.

### The care responsibilities of older workers

There is no obvious public debate on how to support older workers who have care responsibilities in France, although this is becoming more of an issue because of the ageing demographic. It is estimated that almost 4.3 million people, or between 10% and 14% of the workforce, are responsible for the regular care of a dependant in France (Le Nagard 2013).

However, to date the Government has not introduced any specific public policy initiatives in this area, although general measures are being discussed that will help all workers with care responsibilities. According to the French labour code, employees with at least two years’ service have the right to unpaid leave to care for a family member who is disabled or has a severe loss of autonomy. Further, legislation is being prepared that will allow employees to take

this leave to care regularly for an elderly person to help them in their daily life. The legislation will allow employees, with the agreement of the employer, to convert this period of leave into a period of part-time working.

The Government would like to reform the whole area of leave to support family life, and has asked the social partners to enter into negotiations on this topic. It would then use any social partners' agreement as a basis for legislation. Most existing initiatives to support employees with caring responsibilities have been devised at company level, either unilaterally by the employer or within the context of collective bargaining. For example, the financial mutual company Macif offers employees help with researching the financial and administrative issues around caring for elderly relatives. At Banque de France, staff

can take paid leave to care for an elderly relative as part of a measure to improve the quality of life of all employees.

At the retail chain Casino, meanwhile, employees have the right to take leave to care for family members, financed out of a company-wide fund that holds rest days given by employees during the move to a 35-hour week. At the pharmaceuticals company Novartis, employees can convert their thirteenth-month salary payment into 11 days' leave each semester, and the company will add three days to this. Finally, at the French postal services company La Poste, some employees have started to work flexibly to care for family members. This flexibility involves the employee either part-time working or flexing the working day, with the agreement of the individual's line manager.

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## France: case studies

### Group Safran

#### Background

On 12 February 2010, the French high-tech group Safran signed an agreement at group level with two unions, CFE-CGC and CFDT, affecting the employment of older workers. The group made commitments on all six of the issues stipulated by French legislation in this area:

- **Recruitment of older workers:** the group made a commitment to maintain the employment rate of older workers (over 55 years old) above 14% for the duration of the agreement (three years).
- **Career development planning:**
  - Annual interview: all employees in the group now have an annual interview with their manager. For workers aged over 45, the interview will discuss the next stage of their career.
  - The second-stage career interview: the agreement extends, to workers aged 45 on the day the agreement was signed, the right to attend a second-stage career interview (this interview has been compulsory by law in France since 2009 for employees that are in their 46th year).



- **Professional assessment:** according to the 2009 law covering professional training, every employee with at least two years' service with the group has the right to ask for a professional assessment with an HR manager every five years. Beyond this requirement, the group will also organise a career interview for employees at 30, 40 and 50 years of age to enable them to speak about their ambitions.
- **Improvement of working conditions and risk prevention:** the signatories to the agreement stress that improving working conditions and avoiding any health problems in the workplace, including psychosocial risks, is the main challenge to maintaining the employment of older workers. Accordingly, the company has agreed to implement health assessments: employees aged 50 or over may have a health assessment every five years, undertaken by the company doctor (if a doctor works on site) or a private doctor. The agreement lists the examinations that are included in the assessment. It also contains measures to facilitate access to telework for older workers.
- **Skill development and access to training:** the signatories to the agreement emphasise that access to professional training is necessary to maintain the employment of older workers. The agreement contains several measures to ensure that the rate of access to professional training of older workers will be no lower than the average access rate of the total workforce. Further, the agreement seeks to make it easier for employees aged 45 or more to use their 'individual right to training' (*Droit individuel à la formation, DIF*).
- **Facilitating the work-to-retirement transition:**
  - Support in moving to part-time work: employees may ask to work 80% of their current working time, 18 to 30 months prior to their retirement (notice period required varies according to the employee's working pattern and health: if the employee's hours are typical it is 18 months; for shift workers it is 24 months, and for those who are severely disabled or suffer from ill health it is 30 months). Under this initiative, workers receive 90% of their previous salary, the employer's contribution of their pension remains the same and they are entitled to the same retirement departure allowance as if they were still working full-time.
  - Flexibility: managers have to favourably consider individual requests from employees over 55 to be given flexibility in their working time and to avoid shift work.
  - Time saving account (*compte-épargne temps, CET*): employees who qualify for retirement with a full pension and decide to leave the company will benefit from a 20% increase of the time already saved in their time saving account (up to a maximum of 25 days).
  - Preparation for retirement: the group organises information meetings to help workers with the transition from work to retirement.

These measures were adopted in a new agreement, signed on 24 November 2011, between management and four representative unions (CFDT, CFE-CGC, CFTC, FO) to implement a compulsory negotiation on 'forward-looking employment and skills management' (*Gestion prévisionnelle des emplois et des compétences – GPEC*). On 17 September 2013, the management and social partners (CFDT, CFE-CGC and FO) signed an agreement implementing a new compulsory measure, the 'generation contract' (*Contrat de génération*), which takes responsibility for the former measures negotiated for the older workers.

*'...out of a total workforce of 3,400 employees covered by the measure, 976 chose part-time working in 2014 compared with 605 in 2013.'*

## Evaluation

A committee was established to monitor the agreement, and it meets twice a year. After almost five years of implementation through the three different agreements, the main results focus on:

- **Older employment rate:** the target in the agreement for the rate of older workers in employment was increased to 15% in the 2013 agreement compared with 14% in the previous agreement. However, the employment rate was 16% in 2012 and 18.5% in 2014. According to management, the increase is due to the agreement but also due to an increase in the retirement age, which has helped the group to retain older workers for longer. Since the pension reform of 2008, the statutory retirement age has increased progressively and employees who formerly expected to retire at 60 have had to wait a further year, or even longer. Consequently, these workers remain in employment longer.
- **Recruitment of older workers:** despite setting no target for recruiting older workers, the agreement has helped to increase the recruitment level of older workers (aged over 50) from 3% of total recruits in 2009 to 4.8% in 2014.
- **Anticipation of career development:**
  - Annual interview: according to management, nearly 80% of employees attended their annual meeting in 2012.
  - Second-stage career interview and professional assessment: fewer workers than expected have taken up the right to attend a second-stage career interview. Managers view the organisation of interviews as time-consuming. Further, employee demand for such interviews has been low and some workers feel that management could not offer them their preferred second stage of their career.
  - Improvement of working conditions and risk prevention: according to CFDT, the health assessment has been a success, with a high rate of older workers volunteering for a check-up. *'It is a real prevention approach,'* says Marc Aubry, CFDT coordinator at Safran. 550 health assessments were held in 2012 compared with 300 in 2010. The number of assessments increased to 660 in 2013 and 806 in 2014.
- **Anticipation of career development:**
  - Supporting workers into part-time work has been successful, according to the CFDT, and real progress has been made in some subsidiaries where this measure did not previously exist. According to the CGT, employees appreciate the measure offering financial support from the company, and the fact that there has been no impact on their future pension level and their company retirement allowance (both of which are based on 100% of their former salary). Management emphasises that the initiative is a success because it is a right and management cannot refuse an employee's request to work part-time. In 2012, over 20% of employees covered by this measure elected to work part-time compared with 10% in 2010. According to the most recent assessment, out of a total workforce of 3,400 employees covered by the measure, 976 chose part-time working in 2014 compared with 605 in 2013. However, the measure is used primarily to prepare for retirement (employees who choose half-time working may work full-time for the first year and stop

completely during the second year, so in practice they retire fully one year earlier). The cost of this measure is considered not to be too high for the company and the measure is of real added value for employees.

- Flexibility: managers have to favourably consider individual requests from employees over 55 for greater flexibility in their working time and to avoid shift work. This seems to be understood by line managers, who make an effort to satisfy employees' wishes.
- Telework: older workers may ask to telework depending on the length of their commuting time from home to work. According to the CFDT, however, this measure is not particularly successful. In 2014, just 114 older workers asked for telework (out of a potential workforce of 14,000). However, the number has increased slightly, from just 60 in 2013.
- Time saving account (*compte-épargne temps*, CET): according to the CFDT, the agreement encourages older workers to structure the end of their career as they see fit. They have several initiatives at their disposal to rely on such as the time saving account or the conversion of retirement allowances into time to shorten their career. *'It helps them to give real thought to the end of their career,'* says Marc Aubry.
- Preparation for retirement: according to the CFDT, this approach existed in some parts of the company prior to the agreement, but the extension to the whole group is a success. This can be regarded as a positive step for employees' well-being because it promotes a smoother transition for older workers from work to retirement.

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## Annex 4: Germany

*'...newer initiatives aim for an active labour market policy and greater integration of older workers into the labour market. There is also a focus on fostering ageing-appropriate working conditions.'*

### National policy overview

#### Introduction

The German Federal Statistical Office expects a decline in the population of between 15% and 20% in the next 50 years in Germany (Bundesministerium des Innern 2011). Since 1990, population statistics in Germany show a declining, if slightly fluctuating, trend in the birth rate and it dipped as low as 1.25 children per female in 1995 (1.47 children per female in 2014) (Statistisches Bundesamt 2014a), below the level needed to maintain the current population level. At the same time, the life expectancy of people living in Germany has increased because of improved living conditions and progress in medical care.

These demographic developments are increasingly affecting the world of work, leading to a decline in the working-age population and in the number of young people entering the labour market. A particularly drastic change in the working-age structure of the population is expected in the coming decade; the potential labour force is expected to comprise 40% of the 30–50-year-old age group and the same proportion for the 50–65 age group. Currently, 47% of the labour force belongs to the 30–50 age group and 33% to the older group (Bundesministerium des Innern 2011).

However, the participation of older people in the labour force has risen substantially in recent years. As reported by the Federal Statistical Office, just under half (49.6%) of 60–64-year-olds were active in the labour market in 2012. Compared

with the situation ten years ago, this share has almost doubled (2002: 25.1%) (Statistisches Bundesamt 2014b).

The consequences of demographic change on social security systems and the labour market are well known to the German public. In the current debate, the focus is on the creation of age-friendly working conditions to counter the shortage of young people and skilled labour, and the potentially imminent loss of expertise for companies through the retirement of employees belonging to the older age cohorts. In contrast, in the years before 2009, early and partial retirement law facilitated an early exit from the labour market for many people.

#### National government measures

Previously, the German Government invested heavily in passive labour market policies through the use of early retirement schemes. However, newer initiatives aim for an active labour market policy and greater integration of older workers into the labour market. There is also a focus on fostering ageing-appropriate working conditions. In parallel to the legislative procedure for the gradual increase of the retirement age, the Government introduced the 'Initiative 50 plus' measure in 2006 to improve employment opportunities for older people. In 2007, significant components of this initiative involved legal provision to improve employment opportunities for older people.

Older long-term unemployed people are the focus of the

federal programme 'Perspective 50plus'. This programme, which ran from 2005 to 2015, supported reintegration into the labour market through regional employment pacts. Since 2006, the Federal Employment Agency offers subsidies in the form of education vouchers for recognised further education or studies to promote vocational training for low-skilled and older workers in companies. Eligible older employees have to be at least 45 years old and work in companies with fewer than 250 employees. The Federal Employment Agency contributes up to 75% of the cost of this training.

In addition, the Federal Ministry of Education and Research finances research programmes and launched initiatives to manage various aspects of demographic change. The research agenda supports projects such as small and medium-sized enterprises, impacts of demographic change for the preservation and promotion of employment and employability, age-related work planning, healthy working, and lifelong learning and training. The objectives of the research are the promotion, implementation and transfer of knowledge relating to demographic change and the development of solutions for demographic change, primarily in SMEs.

### **Social partner initiatives**

Germany has a long tradition of co-operation between the social partners and this approach extends to policies concerning the ageing workforce. For example, employers' organisations and trade unions are partners of the 'Perspective 50plus – Employment Pacts for Older Workers in the Regions'.

Furthermore, in 2011 the German Federal Government and social partners agreed to advance

and develop initiatives to keep older employees healthy and in employment for longer. This includes information and counselling services for companies and workers, the reintegration of sick workers, the development of age-appropriate work organisation, and the development of health promotion measures.

Another area where the social partners work together in the field of demographic management is collective bargaining agreements. The first collective agreement with a demographics component was agreed in 2001 between the employers' association in the steel sector and the local metal workers' union. An agreement dating from 2008 between the Employers' Federation for the Chemical Industry and the Mining, Chemical and Energy Industrial Union is also significant. These agreements include the obligation to perform a demographic analysis in each company. They also refer to arrangements for health management, continuous vocational training, and experience and knowledge transfer, and that a 'demographic fund' should be set up to finance these measures. The collective sectoral agreement in the chemicals industry also includes provision on partial retirement.

In addition to these two agreements, there are a number of other collective agreements that contain provisions relating to demographics, for example in social and educational services, in the water industry in North Rhine-Westphalia, in transport and in some individual companies including Deutsche Post and Deutsche Bahn.

### **Employer actions to support older workers**

While there is a significant public and academic debate on the ageing workforce in Germany,

empirical research shows that only a few companies have taken action to address the structurally ageing workforce and the employability of older workers. The lack of action at a micro level can be attributed to factors such as bottlenecks in financial, human resource and organisational resources, a lack of knowledge about appropriate measures and other issues taking precedence. In addition, demographic-oriented measures, such as training or ergonomic improvements of the workplace, usually involve financial investment.

The larger the company, the more measures it is likely to have targeted specifically at older employees. In 2011, 92% of enterprises with 500 or more employees had in place measures for dealing with the ageing workforce, compared with only 11% of companies with fewer than 20 employees (Leber et al 2013).

The main reason that some employers want to retain older workers is to avoid the loss of corporate knowledge. In a research project as part of the 'Initiative New Quality of Work', HR managers and members of the work councils in the metal and electrical industries, as well as chemical and pharmaceutical industries and the retail sector, were interviewed on issues caused by demographic change. More than half of HR managers referred to challenges associated with the shortage of young people, skills shortages and loss of knowledge and experience.

### **The care responsibilities of older workers**

According to the German Ministry of Health, in March 2015, 2,730,622 people were in need of care (that is, recipients of the nursing care insurance), of which 71% were in outpatient care; this form of

care is very often taken over by family members at home (Bundesministerium für Gesundheit 2016). According to the Ministry, the number of people needing care will reach 3.64 million by 2040.

Introduced in 1995, care insurance is the youngest branch of social security in Germany. In 2008, the Long-Term Care Further Development Act attempted to adapt to the needs of family caregivers for the first time. Individuals providing care for family members are entitled to a leave of absence:

- in acutely occurring care situations, where workers have the right to be absent for ten working days to organise care for a close relative (so-called short-term absence from work), or
- as a six-month period of leave with full or partial absence from work for the purpose of caring for close relatives at home.

At first, the law provided no financial benefits for family caregivers. However, many people who were providing care for relatives experienced serious financial disadvantage, and from January 2015 government-sponsored family-care leave was implemented (Law on Caregiver Leave). Employees on short-term absence from work for up to ten days receive wage compensation (so-called 'care assistance money') and employees who are on leave for up to six months can claim an interest-free loan to compensate for the loss of income during this time. In addition, employees with relatives in need of care can receive an interest-free loan and reduce their working time to 15 hours a week for up to 24 months. However, there is no legal entitlement for employees who work in companies with 25 or fewer employees. The regulation was also extended to employees who have a relative in in-patient care, when the relative is likely to be in the need of care for up to three months.

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## Germany: case studies

### Company A

#### Background

A family business founded 100 years ago, 'Company A' operates in the food processing industry. Company A is in a market-leading position in Germany and exports to more than 100 countries. In 2014, it reported a turnover of €430 million. The number of employees reached 1,300 in the same year, with the greatest proportion based in its corporate headquarters in southern Germany.

Because of low turnover (in 2013 it was less than 1%), demographic change poses a particular challenge for personnel policy in the company. The average employee is around 46 years old, with the average age of industrial employees being slightly higher than that of administrative staff.

The company's commitment in demographics-related personnel policy was acknowledged in 2009 by an award in the category 'family orientation and demography' under an initiative run by the University of St Gallen.

## Policies to support older workers

Demographic change is a cross-cutting issue in Company A's HR policy, and is addressed through a variety of measures. The trigger for a sharper focus on the issue of demography-related personnel policy involved a number of different developments, a key one being the ageing workforce of the company combined with low staff turnover and high employee retention. Another impetus was the end of government funding of early retirement models in 2009 and the gradual rise of the retirement age to 67. Until 2009 it was usual for company employees to make use of the government-sponsored early retirement scheme. With the new regulations, new HR solutions were needed, aimed in particular at maintaining the employment and employability of older employees.

Initiatives and projects to support and retain older workers were carried out in close consultation with the company's works council. In general, the co-operation between HR and the works council is referred to as constructive and trustful in Company A. In the area of health prevention, in particular, HR managers and the works council share the belief that the maintenance and improvement of mental health and mental agility play an important role with regard to older workers.

The company's demography-oriented HR policy contains a number of initiatives and programmes:

- personnel development for experienced employees in the programme 'Company A 55plus'
- health promotion, particularly as part of the initiative 'Company A Vital'
- age-appropriate organisation of work and knowledge management
- partial retirement arrangements.

## Company A 55plus

In 2009, the company established the programme 'Company A 55plus' to extend the working life of older, long-service employees. It is a tool for personal development and personality promotion for employees above 55 years of age. Its objectives are to maintain employees in a high-performing capacity until retirement and to foster the willingness of older employees to actively shape change and continue to deal with challenges in everyday working life. In addition, targets for participants focus on strengthening their self-esteem and a sense of achievement and joy at work.

The programme consists of three components. It begins with customised personal coaching carried out with the help of a trained coach and a psychologist in a two-day session. This helps the participants to reflect on their personal and professional situation and develop a greater awareness of their current role in the company and of their own strengths and potential. This individual coaching is followed by a two-day initialisation workshop with seven to a maximum of 12 participants from different areas and departments of the company. The workshop is moderated by an instructor and discusses possible conflicts and challenges of everyday business life. The intention of the workshop is to develop individual goals and approaches in dealing with challenges and increase motivation. For the third component, the participants meet four times a year (without a coach) to establish a sustainable process of exchange among the group members.

At the beginning of the programme in 2009, there was relatively low interest on the part of employees, and it was difficult to attract participants. Many employees had reservations about the potential benefits of such a programme. However, since then the programme has triggered a positive response in the workforce and the

*“Company A Vital” analyses labour ergonomic weaknesses of individual jobs and sensitises the workforce to healthy working practices and a health-promoting work environment.’*

demand for participation has exceeded the supply of available places. Approximately one new initialisation workshop is carried out per year.

### **Company A Vital**

Another important aspect of the company’s demography-oriented personnel policy focuses on various measures to promote the health of employees. Since 2005 these have been summarised under the name ‘Company A Vital’. This programme was developed by various stakeholders dealing with health issues, including the company doctor, the safety engineer and members of the works council. ‘Company A Vital’ analyses labour ergonomic weaknesses of individual jobs and sensitises the workforce to healthy working practices and a health-promoting work environment.

To develop a bespoke health prevention concept, the company analysed absence statistics to gain a picture of the health problems and risks of employees inside individual departments. In most cases, the main cause of sickness absence related to back problems. This prompted the company to co-operate with an external healthcare provider (for back training) to draw up a strategy to improve working ergonomics. The concept developed provides for a four-hour course that imparts general knowledge about the back, examines the spine of the individual and ergonomically tests individual workstations. Based on these findings, employees are taught health-sustaining behaviour and back exercises.

There is also a company-wide agreement to deal with sickness absence, aimed at executives. The agreement includes, for example, training for managers in terms of reasons for absences. The company also offers physical and mental relaxation activities and a range of corporate sports activities.

### **Age-appropriate organisation of work and knowledge management**

Age-appropriate work organisation is another important component of demography management in Company A. For example, the company runs a three-shift system in production that offers a special shift model for older workers. Workers who are 59 or over do not have to work night shifts.

For employees who are no longer able to carry out their previous duties because of age-related issues, there are internal company transfers. A department within the company was created where these workers can be employed in tasks such as customer service.

A principle of Company A is to work in mixed-age teams in all departments in order to support knowledge transfer between younger and older employees. Knowledge transfer is based on the principle of learning by doing and is not a structured process.

The company’s management thinks it’s important to sensitise the entire workforce to the needs and concerns of older employees and to prevent discrimination. In addition to policies, this is enhanced through an empathy-building approach. For example, the use of age-simulation suits sensitises younger employees to the age-related challenges of their older colleagues.



### **Partial retirement scheme**

In 2011, a partial retirement agreement between the Employers' Association of the Food Industry of Baden-Württemberg and the food, beverages and catering union NGG of District West was concluded, which applies to Company A. Under the collective agreement, employees are entitled to partial retirement of at least two to six years when they are 57-plus years old and have worked for a period of at least ten years in that company and have worked at least 1,080 calendar days in the past five years prior to the partial retirement. However, employees are not entitled to partial retirement if 4% of employees of the company are already making use of the scheme. Partial retirement may be granted using either a block model with acquired time credit or a continuous annual distribution of part-time work.

### **Initiatives to help older workers with care responsibilities**

The company offers flexible working hours to support employees who care for a relative. Generally, there are no core working hours in the company and it is possible to work anywhere from one to five days a week. Company A also collaborates with Diakonie (Protestant social and welfare organisation), which offers employees with care responsibilities individual counselling and support.

### **Evaluation and impact**

According to the head of HR and the works council, workers respond positively to the company's programmes to support older workers. In particular, the 55plus programme – although this initially met with scepticism – enjoys considerable support among the workforce. For the future, the company plans to expand the scope of the programme, although seminars cannot be carried out as frequently as desired in the peak season of production, which is a challenge. The programme is therefore dependent on seasonal off-peak periods.

Through the programme 'Company A Vital', the company has implemented many improvements in workplace ergonomics, and there has also been a positive and sustainable change in the health-conscious behaviour of individual employees. For example, the number of people who ride their bikes to work has more than doubled through an action to promote the use of bicycles on the way to work.

However, the company views its management of older workers as an ongoing process and plans to develop further measures in this area.

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## **Company B**

### **Background**

Company B is the largest airport owner and operator in Germany. It has a wide range of operations, including flight and terminal operations, ground-handling services, and retail and property management. In 2014, the company had a turnover of €2.39 billion and employed 22,031 employees at 15 locations worldwide. More than nine in ten of its employees work in Germany.

In 2014, 25.9% of its employees were over 50 compared with 18.5% in 2010. In 2014, staff turnover was 11.5% overall for the workforce and 20.8% for employees over 50. By 2020, around 1,000 employees will reach retirement age.

*‘Every year the company has to find new work duties for around 200 people who can no longer operate in their work environment, which is usually characterised by high physical stress.’*

Company B’s personnel policy has received several awards, including as ‘top employer’ in Germany and Europe for a special commitment to workplace health management, as well as for its family-friendly policies to support employees with caring responsibilities. (‘berufundfamilie’ certificate by the Hertie Foundation, 2013). According to Company B, it has treated issues such as equal opportunities, reconciliation of work and family/care and occupational health and safety with high priority for many years.

### **Policies to support older workers**

Company B has been concerned with demographic change in its workforce since 2005, as ageing trends became visible among all occupational groups. Another factor that has led the company to deal more closely with demographic change was the physical stress of many activities in the commercial sector and the relatively high rate of absence (7.63% in 2014). Every year the company has to find new work duties for around 200 people who can no longer operate in their work environment, which is usually characterised by high physical stress.

In 2011, the company initiated its demographics project, ‘Act Today – Company B 2015’, which was the basis for the development of an HR strategy with a special emphasis on demographic change. The project includes analysis of age structures as a base for qualitative and quantitative human resource planning. The primary goal of the project was to create conditions so that, until 2020, 50% more employees than in 2011 will reach the normal retirement age while they are still working in the company. The project is co-ordinated by a steering committee that includes the labour relations director, HR, occupational medicine specialists, and a representative of the works council. The works council is also involved in steering committees and project groups in larger projects with relevance to demographics. Members of the works council also intend to enter into a company-wide agreement with management to deal with the management of demographic change. Key points are regulations for working time, health promotion measures, and the exemption of older employees from rotating shifts.

To date, the measures to address demographic change that have been developed and implemented relate to:

- health promotion and workplace design
- promotion of learning and training
- age-appropriate organisation of working time.

The measures aim to increase the attendance rate of workers and job satisfaction as well as the working capacity and health of employees.

### **Health promotion and workplace design**

The company has carried out several research projects on reducing workloads, the ergonomic improvement of work processes, and even the development of new techniques. With the support of the German Social Accident Insurance (DGUV), an action plan was developed between 2007 and 2011 which, for example, takes into account health prevention in terms of age. The project was divided into three sub-projects:

- Sub-project 1 includes, for example, vacuum lifting aids and baggage robots for baggage handling and conveyor belts for unloading baggage from the aircraft’s cargo hold.

- Sub-project 2 focuses on passenger screening; improvements focus on health hazards, work environment (noise, baggage handling), and working time models. Additionally, training sessions for employees and especially for managers on the subjects of teamwork, self-organisation and conflict management have been developed and implemented.
- Sub-project 3 includes a systematic plan of action relating to demographic change, which aims to integrate the results of the sub-projects 1 and 2 into a concept of prevention suitable for all operational levels. To make sure management pays attention to the topic of prevention, the company developed a systematic training programme for supervisors.

Additionally, there are numerous internal and external sports facilities and a variety of courses available at the company, ranging from healthy eating, smoking cessation to placement back training. To better link and monitor the various health-promotion approaches in each group, the company set up a steering committee, which has at its disposal an annual budget of €1.5 million for health measures.

### Promotion of learning and training

In a company agreement, management and employee representatives have agreed that new employment opportunities will be created for 250 employees who are no longer able to work in their former role because of age-related factors. The transfer to a new role usually involves a lower salary, partly compensated for by seniority pay and other benefits. Alternative work opportunities are typically in areas such as providing information services for domestic and international passengers or minor repair work. One problem is that Company B often outsourced simple tasks.

To preserve the expertise and experience of older employees, Company B has developed two approaches to systematic knowledge retention: a 'knowledge courier' and an intranet-based 'Wiki'. In the former approach, the knowledge and experience of older employees are documented through structured interviews and a predefined topic structure. The interviews, which are carried out by personnel, usually last 1.5 hours. The company's 'Wiki' on the intranet, meanwhile, enables employees with specialist knowledge to publish their experiences.

To promote lifelong learning, the company has introduced a 'Q-card' (training card), which is credited with €600 a year for training courses. The contents of the classes can be chosen freely and do not have to relate to the employee's role.

### Age-appropriate organisation of working time

In the past, Company B has developed and tested different approaches to how shift work can be designed to take into account employees who are no longer able to withstand the stress of traditional shift work. Traditional models for full-time employees in shift work are based on a schedule whereby seven working days are followed by three free days. According to newer scientific findings, an alternative duty rotation should be based on only four working days in a row. In a pilot project, the new schedules were tested and rosters according to individual wishes tried. A particular challenge for the company is to cover all time slots.

### Initiatives to help older workers with care responsibilities

More than half of the employees of Company B are between 40 and 54 years old and thus in a phase of life which is often associated with taking care of their own parents. Since 2013, the company has offered flexible working and homeworking to support employees with caring responsibilities. In 2013, 210 employees worked temporarily from home (2012: 178).

In addition, the company co-operates with external counselling services that provide employees with assistance on issues associated with caring responsibilities. The company's experience shows that workers remain fit for work in short or prolonged difficult personal situations when they find support in self-management.

In 2013, Company B also signed the 'Charter to reconcile work and care' in the state of Hesse. Signatories of this charter aim to support their employees when caring for dependent persons.

### **Evaluation and impact**

The activities implemented under the demography project in 2011 led to diverse responses on the part of employees. For example, some found the lifting aid (sub-project 1) slowed down work processes too much. For some employees, the use of lifting equipment is perceived as a devaluation of their physical capabilities and personal value, and not as a health measure. The changes in passenger screening (sub-project 2) were insufficient in the opinion of some workers.

In addition, there are not yet enough jobs in the company to enable the transfer of employees to new positions. A future approach will be to organise workflows in a way that these people must not be transferred to other areas, but can be further employed in their own area. Further, executives need to be made more aware of the need for demography-oriented personnel management. For example, management should become more familiar with preventive measures to maintain and improve the performance of older employees.

The new shift work model based on four working days at a time is well received among employees. The works council noted, however, that the shortened plans affect the ability to plan work and the private lives of employees and restrict, for example, carpooling. Company B also is considering reducing the working time altogether for older shift workers, but the negative impact that this change would have on employees' income is seen as problematic.

According to the company, the initiatives to help workers deal with care responsibilities are widely used.

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## **Company C**

### **Background**

Company C is a family-owned medium-sized company in the chemical industry that was founded more than 130 years ago. It produces products and system solutions in chemicals, cleaning and hygiene, composite systems, machine technology and glass. In 2014, it employed 475 people and generated a turnover of about €220 million. The company operates in nine locations, five in Germany and four in other European countries. The staff turnover rate was 8.3% in 2014 and the average length of employment 11.7 years. The average age of employees was 42.

The company has been recognised for being a family-friendly company on several occasions – for example, as one of the 15 most family-friendly

companies in Germany by the German Ministry for Family Affairs, Senior Citizens, Women and Youth.

### **Policies to support older workers**

Company C applies the demography-related collective agreement 'Working life and demography', which was concluded in 2008 between the Federal Chemical Employers' Association (Bundesarbeitgeberverband Chemie e. V) and the Mining, Chemical and Energy Industrial Union (IG Bergbau, Chemie, Energie). Under the agreement, companies must undertake an annual demographics analysis, and so Company C carries out a demographic analysis (although not annually), which is evaluated by management and members of the works council. The age structure analysis is used primarily as a strategic tool to support a five-year human resource development plan and budget.

The collective agreement also requires the company to establish a demography fund to finance measures to support demographic change, prompting the company to agree two company-wide agreements in 2013. Agreement 1 includes the establishment of the fund and a 'demography commission', comprising two members of the management board and two of the works council. Agreement 2 includes details about the use of the demography fund, with the main goal facilitating a flexible transition of older employees to reduced work.

The chemicals sector agreement also contains other arrangements targeted at older workers, including some related to health management, continuous vocational training, the exchange of experience and knowledge transfer, and working time. These cover several areas:

- **Competence development**

Following on from the sectoral collective agreement in the chemical industry, the company concluded another company-wide agreement in 2012 that makes qualification a part of strategic personnel development. The agreement also contains provision for the financial and temporal involvement of employees in continuing training. A joint commission supervises and monitors the implementation of the agreement and arbitrates conflicts. To implement skills development, the company developed a qualification cycle that provides for elements such as performance review.

The starting point for the qualification cycle is the annual staff appraisal (between employees and supervisors), which leads to a qualification agreement in the form of a development plan. The training activities include seminars, workshops, training, individual coaching and support for job-related studies. The provision is available to all age groups; according to HR, older workers do not need special teaching and learning. Each year, more than 30% of the workforce participate in these training programmes.

- **Health management**

Workplace health management focuses primarily on the competence of managers in occupational health management. All managers are trained for 3.5 days on the physical and mental health of their employees, and the training is carried out in collaboration with works councils. To maintain the health and productivity of employees, the company also examines employees' technical and organisational conditions at work. In addition, there are a range of services relating to health prevention offered by occupational health and safety personnel, the company doctor, ergonomics consultants and physiotherapists. Other provision includes gym membership, immunisations, sports events, and

*‘The company views better reconciliation between work and family/care responsibilities as a key way of addressing demographic change. In 2007, the company adopted a policy in this area and established a steering committee’*

back and nutrition courses. In the case of a longer-term illness, the company supports measures to overcome the disease and prevent disease recurrence.

- **Life-phase-oriented working**

The collective agreement ‘working life and demography’ for the chemical industry also deals with issues such as partial retirement. In addition, Company C used the demography fund to enable a smooth transition of older employees to a reduced working load, to enable them to keep working until their final retirement age. For this, the second company-wide agreement allows employees who are close to retirement to reduce their working time to 80% while receiving full pay and other full-time benefits. In general, employees aged 57-plus are eligible for a reduction in working hours. For employees who work shifts or perform physically demanding activities, further regulations for reduced workload may apply.

#### **Initiatives to help older workers with care responsibilities**

The company views better reconciliation between work and family/care responsibilities as a key way of addressing demographic change. In 2007, the company adopted a policy in this area and established a steering committee that, in collaboration with the works council, distributes financial resources and oversees this provision.

The reconciliation of work and family life/care is based on:

- **Co-ordination of family and professional responsibilities**

To support the co-ordination of family and work responsibilities, the company has created the position of family co-ordinator. The family co-ordinator takes over the management of the steering committee and is assigned to research general information about the subject and to collect internal ideas as well as best practice examples from external sources. The family co-ordinator functions as a contact point for employees and managers in all aspects of reconciling work and family. The family co-ordinator works closely with the personnel department and the works council.

- **Flexible work assignments**

The company undertook a detailed analysis of job-related requirements to facilitate flexible work assignments, and produced a guide to facilitate more flexible structuring of working hours. For example, the company supports teleworking and operates employee pools to cushion the temporary leave of employees and/or to ease the implementation of an annual working time concept.

- **Reintegration of temporarily absent employees**

The company follows a systematic approach to reintegrate temporarily absent employees. As well as operating a pool of employees, it plans for individual staff requirements. This approach includes assigning a sponsor to each temporarily absent employee to help facilitate a continuous relationship with the company during absence, the offer of temporary work assignments and the opportunity to take part in continuing education and training.

- **Information and communication**

The purpose of the company's internal information and communication strategy is to promote existing and new measures for care support among employees and exchange views on possible further action. Since October 2011, the company offers a free information service for employees who are caring for relatives. A centre of the Workers' Welfare Association performs consultation services for the reconciliation of work and family life nationwide and is free for all employees of the undertaking. In addition, it also offers a range of other types of support for people who are caring for relatives, including counselling and specialist advice on specific diseases.

Further, employees who care for family members can be exempted from work and receive pay for up to two months in acute cases. This provision was established in 2013 via the company-wide agreement 1 and goes far beyond the Federal Government's Care Leave Act, which offers unpaid leave of up to six months or 24 months' part-time work.

### Evaluation and impact

The company's approach to reconciling work and family/care is valued inside and outside the company. However, its other initiatives to manage demographic change have also gained popularity among employees. For example, initially the works council did not think that the 80% part-time retirement scheme would be very popular, but the scheme is well used by older employees.

However, it is generally acknowledged that demographic issues could be better positioned in the organisation. It is not necessarily more time, money and commitment that is needed but a better and more-efficient implementation of existing measures.

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## Annex 5: United Kingdom

*‘...despite the welcome increase in the employment rate of older workers in recent years, there remains a 64.4 percentage point drop in the employment rate between the ages of 53 and 67 (CIPD and ILC-UK 2015).’*

### National policy overview

#### Introduction

In recent decades, demographic developments in the UK have given urgency to the debate about extending the working lives of older people, and older workers make up an increasing share of the UK workforce. The number of people of state pension age (SPA) and above in employment has nearly doubled over the past 30 years (Taskila et al 2015). In 2014, more people aged over 50 were in work than ever before (DWP 2014), a total of 7.9 million people aged between 50 and 64 (BITC and ILC-UK 2014). A March 2015 release by the Office for National Statistics (ONS) notes that the labour market participation rate for people aged between 50 and the SPA has been steadily increasing since 1994 (ONS 2015). It found that 75.3% of people aged between 50 and the SPA were participating in the labour market (meaning they were either in work or actively looking for work) in the final quarter of 2014, along with 12.1% of people beyond the SPA. Almost half of all those working past the SPA were doing so because they were not ready to stop work. Over two-thirds of people working past the SPA were working part-time and 36.2% were self-employed.

Nonetheless, labour market participation and employment rates among those aged 50-plus are still below those for the workforce as a whole. The period from the 1970s (to 1990s) was characterised by a trend towards early exit from the labour market and *‘in the 1990s, there was a trend towards men, in particular, leaving*

*the labour market before State Pension Age (SPA), the so-called tide of “early exit”*’ (Loretto et al 2005). However, a 2016 report notes that employment rates for men aged 65 to 69 are now finally matching those witnessed in the early 1970s, while *‘for the 60 to 64 age group, employment rates have now completely recovered, and have increased by about two and a half times relative to where we were in the early 1980s’* (ILC-UK 2016). However, *‘employment rates for men over 60 were still much higher in the 1950s, 1960s and early 1970s than current levels.’*

The social and economic costs of older workers’ early exit from employment are a common subject of public debate in the UK. Early exit from the workforce significantly affects retirees’ financial position, as well as the cost of pension and social care to the state (Loretto et al 2005). Our 2015 research into labour supply and the UK’s ageing workforce noted that, despite the welcome increase in the employment rate of older workers in recent years, there remains a 64.4 percentage point drop in the employment rate between the ages of 53 and 67 (CIPD and ILC-UK 2015).

#### National government measures

The Government has undertaken a series of reforms over the past two decades affecting older workers’ participation in the labour market. For example, the default retirement age (formerly set at 65) was phased out in 2011, restricting employers’ ability to compulsorily retire staff based on age unless



such rules can be clearly justified. Further, the state pension age (SPA) is gradually being increased, rising to 65 for women by 2018 to place them on an equal footing with men. However, the Pension Act 2014 provides for regular reviews of the SPA, based on the principle that people should spend a given proportion of their lives receiving a state pension. Therefore, in March 2016 the Government announced an independent review of arrangements for the SPA, although this will not cover existing arrangements before April 2028, which are already law (DWP 2016). In addition, incentives to delay claiming state pension have been introduced. Moreover, individuals who work past the SPA are exempt from National Insurance contributions on their earnings. Occupational pension schemes, which play a larger role in the UK than in many other member states, have faced financial difficulties in recent years, and the trend from defined benefit to defined contribution schemes has reduced members' ability and incentives to retire early.

In the area of workplace health and safety, the Government is seeking to expand the employer-related support to help people, including those with health conditions, to remain in, or access, the labour market. These efforts build on existing programmes supporting disabled workers and their employers such as the Access to Work scheme (DWP 2015b). Further, in 2015 the Government introduced a 'Fit for Work' service. Although available for all employees and not targeted at older workers, the service will nonetheless support this group of workers and can potentially give workers with long-term health problems the support they need to stay in or return to work, including free GP (doctor) referral for an occupational health

assessment for employees who have reached, or expect to reach, four weeks' sickness absence. Employers can also now refer employees after four weeks' absence.

In 2014, the UK Coalition Government (2010–15) launched its 'Fuller Working Lives Initiative', setting out a framework for action *'within which all the key players can bring about the changes we need to ensure adequate income in retirement, better well-being in later life, a more productive labour market, and increased economic activity'* (DWP 2014). The current government is progressing this agenda, and the framework sets out the actions it has taken, and intends to take, to help people benefit from fuller working lives. A 2015 report to government by the then Business Champion for Older Workers Baroness Altmann CBE (now Minister of State for Pensions), meanwhile, says that *'Government should do more to incentivise employers to "retain, retrain and recruit" older workers'* (2015). It made a number of detailed recommendations to government, including – in terms of the 'retain' element – joined-up government *'to examine and promote the benefits of fuller working lives'*, national campaigns to encourage later working, greater and more positive government promotion of flexible working to both employers and employees, and an 'Age Confident' campaign to follow on from the success of the 'Disability Confident' programme.

Other recommendations include a national strategy for skills and adult learning jointly owned by the DWP and the BIS, tax breaks for employer-funded training, funding for mature apprenticeships, and a national rollout of mid-life career reviews as the plan to extend these to unemployed older people *'is not enough'*. Positive initial findings

from NIACE (the National Institute of Adult Continuing Education) research show that mid-life career reviews can prove *'a powerful tool to help lengthen and improve working life'*, says Altmann.

For 'recruit', the Government must tackle age discrimination and consider encouraging whistleblowing against ageism in the workplace. There needs to be better adherence to voluntary codes of practice within the recruitment industry (where Altmann found *'extensive anecdotal evidence of discrimination against older applicants'*) and the National Careers Service is recommended to reintroduce its later-life strand, whereby the over-50s are treated as a priority group. Jobcentre Plus advisers should be trained specifically to recognise older jobseeker issues on a nationwide basis, and early intervention at Jobcentre Plus for the over-50s should be used to discourage early retirement. The Government should also consider offering temporary National Insurance relief for employers who keep on or recruit older workers.

A 2015 paper on supporting older workers with health conditions to remain active at work makes a number of public policy recommendations to this end (Taskila et al 2015), including making the new Fit for Work service more responsive to the needs of older workers, improving and expanding Access to Work's provision for older workers (for example, through more effective signposting from other services), and more effective specialist support to help such individuals back into work (in particular after Work Programme contracts run out in 2016).

The UK Government's efforts to support the extension of working

*‘By international comparison, there is greater scope for unilateral employer action in the UK, where initiatives to support the extension of working lives tend to be driven by management rather than by collective bargaining.’*

lives have also been focused on attempts to engage and support employers in developing best practice for age-friendly employment and to assist them in addressing health issues. The Government has also passed anti-age-discrimination measures, notably the 2006 Equality Employment (Age) Regulations, which prohibit age-based discrimination in the workplace.

### **Social partner initiatives**

In the UK, there is not the same tradition of social partnership working – where government, employers and trade unions consult and negotiate agreements – at a national level compared with some other European countries. This can mean that, by international comparison, there is greater scope for unilateral employer action in the UK, where initiatives to support the extension of working lives tend to be driven by management rather than by collective bargaining (Hyman and Summers 2007; Gregory and Milner 2009). However, trade unions and the Trades Union Congress (TUC), as well as third-sector organisations such as Age UK, the Age and Employment Network (TAEN), which is now part of the Shaw Trust, and the Age Action Alliance play a notable and proactive role in supporting older people in the labour market. Many of these bodies actively campaign in this area and seek to exert positive influence on the support provided to older workers through approaches such as awareness-raising and the development and dissemination of guidance material.

In 2011 the CIPD and the TUC published a joint guide on managing age at work, keen to promote the belief that providing employers and employees with more freedom of choice about how long people work makes good

business sense. Its foreword rings even truer today: *‘It addresses the prevailing demographic changes and skills challenges we face in the years ahead, fosters better talent management and improves economic independence, personal well-being and more-inclusive societies for the twenty-first century’* (CIPD and TUC 2011).

Despite the lack of a strong social partnership model at national level in the UK, at an organisational level employers often consult trade union and employee representatives about the design and implementation of workplace initiatives to extend working life and support older workers. Our UK case study Steelite International worked closely with union representatives in formulating its age management policy, for example, and worker representatives are very supportive of Steelite’s efforts in this area. This reflects the fact that union members at the company are, on average, over 50, and the issue of retaining and supporting older workers is therefore key for the unions.

To support worker representatives, the TUC has published research and guidance materials, including its ‘Age Immaterial’ project to provide an evidence base on the situation of women over 50 in the labour market (TUC 2014a) and the health and safety of older workers (TUC 2014b).

### **Encouraging employers to extend working life**

UK employers started to engage with the challenge of extending working lives during the early 2000s. By international comparison, UK employers appear to be comparatively open to the need to utilise the skills and talents of older workers (van Dalen et al 2008). A 2016 report, meanwhile, points to the opportunity that the ageing population creates

for employers to maintain an experienced workforce with a broad knowledge and skillset (ILC-UK 2016). *'Older workers can play a mentoring role to junior members of staff, which may lead to commercial gains being made,'* says the report, and *'by offering flexible employment solutions and enabling people to scale back their careers over time, employers can also guard against workforce shortages.'* However, the number of UK employers who understand the challenges of an ageing population and the benefits of tapping into the talents of this age group still do not represent the majority (Altmann 2015).

Another 2015 report found that, *'of the 3.3 million economically inactive people aged 50–64, approximately one million people have been made "involuntarily workless" – pushed out of their previous job through a combination of redundancy, ill-health or early retirement'*; it also highlighted a number of barriers that need to be addressed to support a greater number of older people to return to work, such as age-related bias and poor understanding of the needs of older workers on the part of employers (ILC-UK and BITC 2015). Research conducted by the CIPD suggests that 34% of SMEs and 17% of large employers offer no support at all for extending working lives (CIPD 2014a).

There have been a number of government initiatives designed to promote the value of retaining older workers in employment. One of the most notable is the Age Positive campaign, established in 2001, which aims to work with employers to raise awareness of the benefits to business of an age-diverse workforce, spread best practice about managing ageing in the workplace, and promote age-diverse cultural change. It

includes an 'Employer Toolkit' for managers of older workers. Through the Extending Working Life (EWL) Sector Initiative, the Government supported sectoral bodies (for example, Sector Skills Councils, and trade and professional bodies) in identifying sectoral issues arising from an ageing workforce, also helping them to develop positive strategies to extend working life and for advising their members on the removal of the DRA and managing an age-diverse workforce (Strudwick and Kirkpatrick 2013). The Women's Business Council, meanwhile, has established a working group on older workers as part of its new strategic operating model *'and will consider what business can do to support older workers, encourage a greater use of flexible working and provide practical support'* (Government Equalities Office 2016).

In the UK, older workers also benefit from 'light-touch' legislative approaches to improve work-life balance and improve access to flexible working. The scope of relevant policies has expanded from their initial focus on parents to the workforce as a whole. Notably, the statutory right to request flexible working was extended to all workers in 2014. It is a bit too early for an in-depth assessment of whether or not the extension of the right to request flexible working has positively affected older employees to remain longer in the labour market. However, 2015 research by the DWP reveals that 35% of employers reported providing an opportunity for older workers to work part-time, 33% provided the opportunity for older workers to work flexibly and 29% for older workers to gradually decrease working hours (DWP 2015a). The same research shows that nearly a third (32%) did not offer any opportunities specifically to support later-life working.

It is clear that more research is needed to assess whether or not the legislation is actively supporting older workers in the UK, and also to investigate the kind of flexible working arrangements that could best support this age group to extend their working lives. Many people in the 50-plus age group may welcome the opportunity to wind down their working hours or responsibilities as they approach retirement for a variety of reasons. Many older workers in particular are likely to face particular work-life balance challenges if they care for elderly or ill relatives, for example, while others may want to pursue more leisure activities. Ill-health issues may also prompt a desire or need to reduce an individual's work commitments. Therefore, flexible working can play a vitally important role in extending working life for people in a wide range of circumstances.

In winter 2013–14, the CIPD explored issues relating to managing an age-diverse workforce in separate surveys covering both employees and employers (with samples of 2,691 and 935 respectively across all economic sectors) (CIPD 2014b). HR respondents were most likely to say that they deal with issues relating to the ageing population as they arise rather than having a strategy (31%) and 15% don't think their organisation has considered the issue. The public sector is more likely to have a strategy agreed at board level (19% compared with 12% in the private and voluntary sectors). When it comes to recruitment activities, rather worryingly, HR professionals are most likely to say (34%) their organisation has no activities to ensure it has access to enough skilled and diverse people of all ages.

With regard to specific initiatives that organisations employ to support the extension of working life, flexible working options (42%) and a flexible

*‘The needs of employees who have to reconcile their caring responsibilities with work are being increasingly acknowledged in an economic and social context over the past decade.’*

retirement policy (30%) are the most likely initiatives used. However, three out of ten (30%) HR professionals report that they don't offer any support for the extension of working life (CIPD 2014b).

The absence of formal policies in some organisations also appears to reflect different approaches to managing age diversity: one UK study notes that, *‘in smaller organisations where HR/line managers worked more closely and on a regular basis with older staff, there was more reported flexibility in the approach to managing the careers of older workers and more responsive to their needs than found in the larger, more bureaucratic organisations, although these were informal practices and at the discretion of senior managers’* (Harris et al 2011). Another study also noted that, generally, smaller employers tend to prefer accommodating employees' needs on an ad hoc basis but also reported that, *‘across all the employers in this study there was relatively little in terms of a formal policy about how they would deal with retirement, employees wanting to work longer than the normal retirement age, or flexible working options that may be available’* (Thomas and Pascall-Calitz 2010).

The report to government in 2015 by Baroness Altmann CBE (when Business Champion for Older Workers) made a wide range of detailed and progressive recommendations to help more over-50s stay in or move into work in the UK, outlined above (Altmann 2015).

### **The care responsibilities of older workers**

The needs of employees who have to reconcile their caring responsibilities with work are being increasingly acknowledged in an economic and social context over the past decade. This growing recognition of working carers

in the UK reflects the growing demand for informal care, and the corresponding rise in the number of working carers. There were approximately 5.8 million people providing unpaid care in England and Wales in 2011, representing just over one tenth of the population (ONS 2013). Carers UK estimates that, by 2037, there will be 9 million carers (Carers UK 2015). A UK Government report also flags up the issue of people with multi-generational caring responsibilities or 'sandwich carers' (DWP 2014), a phenomenon that is likely to be more common among older workers. An employee survey by Employers for Carers found that the majority of distance carers (69%) were caring for an older relative, around one in five for a child and around one in ten for their spouse or partner; those aged 40–54 were far more likely to care for more than one person than other carers (61% as opposed to the average of 10%) (Employers for Carers 2011). Women over 50 tend to have *‘extensive and multiple caring responsibilities’* – almost half (49%) care for at least one of their parents, 39% care for their children, 21% look after grandchildren, while 13% care for another elderly relative and 9% for a disabled relative (TUC 2014c). The Employers for Carers employee survey found that *‘nearly half of carers (43%) indicated that their work had been negatively affected by caring and that they felt tired, stressed and anxious’*, and one in three carers (33%) were worried that caring might have an impact on their capacity to work in the future (Employers for Carers 2011).

The UK Government provides a range of employment rights and benefits to support working carers, including older carers. In 2014 the Care Act gave carers new rights focusing on their well-being, including employment, while the Equalities Act 2010 introduced explicit protections against

workplace discrimination for carers. Under the Employment Rights Act 1996, all employees in the UK have the right to unpaid 'time off for dependants', which means they can take reasonable time off work to deal with emergencies affecting individuals they care for who live in the same household or are reliant on them. This allows working carers to deal with disruptions in care and make arrangements for long-term care if necessary. It is at employers' discretion whether or not this emergency leave is paid. As part of its 'Carers in Employment' initiative, the Coalition Government announced the investment of £1.7 million in nine pilot projects to examine how carers can be supported to stay in paid work alongside their caring responsibilities (Government Equalities Office et al 2015).

Like all other employees in the UK, carers have a statutory right to request flexible working, including adjustments such as part-time work, flexi-time, homeworking and compressed hours. Employers are obliged to give due consideration to requests and respond formally

within a specified time period. In recognition of the difficulties faced by working carers, this right was extended to carers by the Work and Families Act 2006, prior to its extension to all workers in 2014.

The main UK benefit for carers is the Carer's Allowance for people who meet specific eligibility criteria, including those who look after an individual who receives a qualifying disability benefit, and who spend at least 35 hours per week providing care. In January 2016 the Government announced a change to the law to exempt all carers in receipt of Carer's Allowance from the benefit cap, hailed as '*a significant victory for carers*' by Carers UK (Carers UK 2016).

The TUC's report '*calls on employers to have a more enlightened attitude to [those with] caring responsibilities*' and recommends the introduction of several new employment rights for working carers, including five to ten days of paid carers' leave per year and '*a period of statutory adjustment leave for sudden changes to caring responsibilities and crisis situations*' (TUC 2014c).

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## United Kingdom: case studies

### John Lewis

#### Background

John Lewis is a large retailer with around 92,000 employees, including around 6,000 based at its head office. In terms of employee representation, John Lewis has a partnership council for John Lewis and Waitrose as well as a council for Waitrose and for John Lewis individually, plus local councils in individual branches. The organisation consults about policies with the partner group, which is a sub-group of the council.

In terms of the age profile of its workforce, the number of people aged 60 and over is between 6,000 and 6,500 and those aged between 50 and 59 is between 15,000 and 16,000. There are around 25,000 workers in the 19–30 age bracket, although many of these are part-time. Between 11,000 and 12,000 people are aged 18 and under.

*‘John Lewis is also keen to ensure that line managers are aware of intergenerational issues, because it is managers who are responsible for implementing policy locally in the organisation.’*

Overall, the number of older workers in the business is growing, and changes to the company’s pension scheme will also probably mean that people will stay with the business for longer. Therefore, John Lewis is now thinking about how to address the issue of intergenerationality and support its older workers.

*‘I don’t know that we would do anything drastically different for individuals based on age – people can have caring responsibilities, for example, at any age – but we do want to look at how to better explain intergenerational issues and the generational challenges to our workforce. Longevity is such a highly rewarded aspect of working within the partnership that we do take very good care of people at that end of the spectrum.’*

#### **Manager of diversity and inclusion**

#### **Health and well-being and flexible working initiatives**

There were no specific triggers to developing support for older workers at John Lewis: the organisation has flexible working policies that apply to all workers and this predates the statutory right to request flexible working. Under the John Lewis policy, any worker can put in a request to work flexibly and, if this is seen as reasonable, it will go ahead.

There are a wide range of jobs in the business, ranging from head office roles to delivery driver, and this makes it relatively easy for people to scale down their role to suit their circumstances. There is also flexibility in the type of role that employees carry out, both geographically and in terms of how their working time is organised. In the future, John Lewis is aiming to increase its internal promotion of these possibilities to staff.

John Lewis is also keen to ensure that line managers are aware of intergenerational issues, because it is managers who are responsible for implementing policy locally in the organisation. There is a general diversity and inclusion learning package for line managers, although this does not at present specifically cover intergenerational working. There are four established employee networks within the business and the organisation is considering adding intergenerational working to raise the profile of supporting older workers.

*‘We want our policies to be broad enough to help all workers, but we want line managers to be able to implement them, looking out for the distinguishing factors related to age. For example, if somebody comes to them aged 58 to say that they want to change their hours, we want the line manager to be able to ask the right questions and to find out, for example, if they have a caring responsibility and to think about how best the organisation could support them.’*

#### **Manager of diversity and inclusion**

The types of flexibility that staff tend to request focus on different shift patterns in stores and on homeworking in office functions. The most popular flexibility options include a reduction in working hours to enable employees to have more time outside of work to fulfil other commitments, such as caring responsibilities. Employees often seek to reduce their working week from five to three days. Within that, they might try to work an early shift and finish at lunchtime, so that they have the entire afternoon free.

The UK retail sector is experiencing something of a revolution in terms of the way in which people work, which means that it can be difficult to accommodate some of the requested flexibility changes from individuals. One way of overcoming this is to try to give people flexibility over a longer term – over the next three months, for example, instead of over the next week.

Homeworking is popular and can be accommodated for office-based staff. People tend to work at home one or two days a week, on specific days. However, the majority of the John Lewis workforce is based in stores, where there is no opportunity to homework. These workers are far more constrained than office-based workers. People who have a disability or certain physical issues tend to work on the checkout but, within the next five years, the number of checkouts will decrease because of automation and this skillset will no longer be required. Most of the workers will be putting out stock on shelves, which is a different type of job.

According to John Lewis, the jobs that the organisation will need in the future will become more manual. People can work on stacking toiletries, which is lighter, but still physically demanding, as it requires employees to be on their feet. Working on the deli counters is also quite strenuous, as employees have to reach, which rules some people out. The grocery delivery jobs are popular with men in the latter stage of their careers, but this can also be stressful, negotiating around traffic, and carrying shopping to people's doors.

One concern is that it is not ideal to place all older workers into office jobs, as a situation can arise where entire teams could be made up of older workers.

*'It's not effective, from a diversity and inclusion point of view, to have a team made up mainly of one generation. So, who do you accommodate and who don't you? This is a difficult issue.'*

#### **Manager of diversity and inclusion**

#### **Initiatives to help older workers with care responsibilities**

John Lewis has a carer's policy that is open to all workers regardless of age, under which they can request time off to care for a sick dependant, however that is defined. There are no other specific provisions at the moment for older workers with care responsibilities.

The most popular shifts are ones that allow people to care for relatives at the start and end of the day. Therefore, many people in this situation want to work between 9am and 5pm, although this is difficult in the retail sector because the business needs workers before the stores open and after they close.

The organisation deals with this potential difficulty by having a very localised approach to flexible working requests and by dealing with requests on a store-by-store basis. There is no organisation-wide policy.

There is also a partner support function, which is designed to support employees and can offer loans, grants and help with financial planning. For example, if employees take blocks of unpaid leave or reduce their working time because of caring responsibilities, this will mean that their financial situation will change. John Lewis will then provide support to help people to cope with their new financial circumstances.

## Evaluation and impact

As yet, John Lewis does not gather regular data on the uptake of flexible working. In addition, many arrangements have been in place for a long time and have been agreed on an informal basis and are therefore difficult to analyse. In terms of staff taking time off to care for relatives, John Lewis does not gather statistics, but it does seem that people are becoming more comfortable with asking for time off, compared with, for example, five years ago.

## The future

The UK retail sector is facing significant levels of change. The coming years will see further changes in the composition of the workforce as the population ages and individuals remain in work for longer. In the next few years, therefore, the retail sector will need to do more to support older workers. In a customer-facing sector such as retail, the options for flexibility for many staff can be limited, but the organisation is trying to think creatively about this issue. One idea may be to set people up to homework and be part of the customer service function, taking telephone queries from home.

John Lewis believes that all employees need to adapt with the organisation as it manages change, no matter what their age. In fact, age itself is seen as less of a barrier to embracing change than length of service.

*'The message is that it doesn't matter what age you are, you need to adapt to change with the organisation. We tend to find that those who are a bit longer in the tooth, in terms of service with the organisation – and these could be people in their 20s or 30s – can be less quick to adapt to change. By contrast, I do see plenty of people who are towards the end of their careers who are very adaptable.'*

### Manager of diversity and inclusion

Overall, adapting to change depends on the leadership of change, concludes the manager of diversity and inclusion; change needs to be well managed and well explained – all this is overseen on a local basis at John Lewis.

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## Steelite International

### Background

Established in 1983, Steelite International is the leading manufacturer of ceramic tableware in the UK and supplies to the international hospitality industry. Steelite's core manufacturing plant is in Stoke-on-Trent. It is one of the most modern and efficient pottery production units in the world, and produces up to 500,000 pieces per week.

Steelite International employs more than 900 people in the UK and a further 100 overseas. It also has employees at Royal Crown Derby, which was acquired by Steelite in 2012. Forty-two per cent of Steelite's core workforce is over the age of 50, and the average age is 44. The male-dominated manufacturing workforce is somewhat older than other



sections of the company, with an average age of 50-plus. The age profile of the workforce is not a recent development, but rather reflects the broader situation in the pottery industry. Traditionally, entire families in the area entered the industry. However, a long period of the industry's decline in the area has made young people more reluctant to enter pottery manufacturing, even now that Steelite is recording record profits. As a result, the challenges of an ageing workforce and the need to maintain skills are very high on the company's agenda.

Steelite International's efforts to develop innovative employment practices in response to the challenges of a traditional industry were rewarded with the title of 'Employer of the Year' in the 2014 National Business Awards. Steelite was also represented on the Business Task Force convened by the former Coalition Government's Business Champion for Older Workers.

### **Policies to support older workers**

The challenges arising from skills shortages and the needs of an ageing workforce have long been recognised by Steelite International. Therefore, the company has, over a significant period of time, developed practices to ensure that it can retain the valuable skills of older workers for as long as possible. However, Steelite only developed a comprehensive 'age management policy' in 2015. This action was triggered by the involvement of the company's group head of HR in the Business Task Force in 2014, which highlighted that the company's everyday practices for supporting older workers were not formalised and documented. Steelite's age management policy now provides a comprehensive outline of the company's strategy to ensure that older workers:

- receive the (re)training they require
- are able to make career transitions
- obtain opportunities to improve their work-life balance in response to changing family or health needs
- are valued in terms of their experience in the recruitment process.

Steelite worked closely with union representatives in formulating its age management policy. Worker representatives are very supportive of Steelite's efforts in this area. This reflects the fact that union members are on average over 50, and that the issue of retaining and supporting older workers is therefore key for the unions.

### **The role of line managers**

The age management policy states that: *'line managers are key and need to [...] understand the importance of retaining older workers' skills and managing fairly rather than discriminating – whether bias is conscious or unconscious.'*

Line managers receive guidance on age management and avoiding age discrimination, and most choose to participate in dedicated training. Age management is a priority at all levels of Steelite, as managers are directly affected by skills shortages and the challenges facing an ageing workforce, and hence highly appreciative of the need to support older workers and retain their skills.

### **Age and diversity monitoring**

Steelite's age management policy commits the company to conducting an age and skills audit at least annually, to see how many older people are employed and to assess where there is a risk of losing older workers' skills, contacts and knowledge because of the age profile of the company. Steelite also monitors age during the recruitment process, to combat potential age discrimination. When recruiting, the company takes into account experience as well as formal qualifications to avoid

*'Steelite worked closely with union representatives in formulating its age management policy. Worker representatives are very supportive of Steelite's efforts in this area.'*

*‘The occupational health service develops tailored support plans for individual employees, which might comprise workplace adjustments, additional equipment, training, changes to working hours, or changes in an individual’s role.’*

unnecessary qualifications-based barriers to hiring experienced older workers.

#### **Promoting the policy**

Information about the support available under the policy is provided via the intranet, the employee handbook, and at induction sessions. Employees can access support via formal and informal routes: for example, the HR department operates an ‘open door policy’, which allows staff to drop in to discuss issues as they arise. In many cases, changing needs are recognised at the departmental level, as managers tend to have a good overview of their workforce and close relationships with individual employees. They therefore tend to be aware when employees are considering their options due to changing needs, for instance health problems or care responsibilities, and are then able to offer support. Finally, regular appraisal meetings provide a forum for discussing employees’ needs and plans.

As the age management policy was only introduced in 2015, Steelite has not so far evaluated its uptake and impact.

#### **Health and well-being support**

Steelite provides all employees with access to a monthly on-site occupational health clinic. Individuals can request appointments, or are referred to the service following long-term sickness absence or workplace accidents. According to the group HR manager, a key success factor of the scheme is that the provider has a good understanding of Steelite’s activities, work environment, and the requirements and limitations associated with specific roles. Therefore, it can make recommendations about how individuals’ needs can be accommodated within Steelite.

The occupational health service develops tailored support plans for individual employees, which might comprise workplace adjustments, additional equipment, training, changes to working hours, or changes in an individual’s role. This approach has allowed workers with health problems to return to, or remain in, work at Steelite. For instance, in the case of an employee who had worked as a labourer operating a hand-pushed truck for years and was suffering from back pain when engaging in this task, the occupational health service outlined a number of options for ensuring his ability to continue in work. Steelite chose to purchase an electric truck and train the employee to operate it so that the company could retain his skills.

#### **Flexible working and leave**

Steelite provides workers with access to flexible working, in line with the statutory right to request flexible working. In line with the age management policy, this is viewed as a way *‘to retain the resources of an older worker’*. The company proactively offers flexible working arrangements to retain experienced workers who wish to achieve a different work–life balance, where this is compatible with the requirements of their role. According to the policy, *‘individuals should, where appropriate, be given the right to a phased retirement, going from full-time to part-time over a period of time’*. For instance, two employees in the same department were offered a job-share arrangement when they simultaneously professed the desire to retire. This allowed them to achieve the work–life balance they wanted without retiring. They continued for several years in their new, shared position.

Steelite has provision for family or 'life events' leave. This allows employees facing unforeseen life events or circumstances in their families, for instance unexpected care needs, to take a career break to focus on addressing such challenges, while giving them the security of knowing that they have a job to return to. The leave is unpaid, and generally taken on a short-term basis.

### **Retraining and redeployment**

The company's age management policy commits to ensuring that *'promotion and ongoing training opportunities should not be limited by age'*. As a matter of policy, all employees are regularly asked about their plans for the future as part of the appraisal process. Asking a question such as *'what would you like to be doing work-wise in the next two to five years?'* avoids singling out older workers or suggesting that they are expected to retire. It provides a non-discriminatory way of addressing older workers' changing needs or plans or instigating a pre-retirement conversation.

Steelite has a 'training for all' policy that aims to give all workers access to relevant training, irrespective of age or skill level. The age management policy commits Steelite to ensuring *'that it offers adequate training opportunities for all staff, regardless of age and, if possible, facilitates training for new roles for those in physically demanding jobs'*.

The company recognises that the returns on training for older workers are not necessarily lower than for their younger colleagues. In the past, it has provided basic skills training in ICT, English and mathematics. This provision mainly benefited older workers who may have had few opportunities to acquire an education in the past. The training helped them to deal with the increasing literacy requirements associated with greater use of documentation in business processes, and helped to familiarise them with information technology. Some older workers achieved level 2 NVQs.

Steelite's age management policy commits the company to *'considering a transfer of a current worker to a new role in the event of that employee choosing to leave due to age'*. It seeks to *'consider offering employees a career review if they are performing heavy manual or physical tasks that may not be suitable for later life'*. Those who feel that they would benefit from a change in career within the company because they can no longer fulfil the requirements of their current role can then receive targeted training with a view to redeployment. The HR department develops a personal development plan for such employees to ensure that they can acquire the skillset required for their new position. This has helped Steelite to avoid capability terminations for manual workers, and to retain their experience.

For instance, a manual worker who had been employed by Steelite for 30 years was unable to continue working in his role after a heart attack. He was offered retraining and was able to transfer to a position in health and safety. Steelite also offers mature apprenticeships to older workers, and two older employees undergoing role changes are currently completing mature apprenticeships to equip them for their new role. Steelite is looking to expand the provision of (mature) apprenticeships to address skills shortages.

According to the group HR manager, the provision of redeployment opportunities has been the most popular element of Steelite's age management policy. For manual workers in particular, it has been very important to have the sense that the company values their skills and experience sufficiently to offer them such opportunities, and that there is a route for them to pursue as they grow in their careers.

In recognition of the value of older workers' experience, and to foster intergenerational learning, Steelite organises a mentoring programme. As part of this initiative, older workers are matched with younger colleagues to share their knowledge of the business, skills and life experience. For instance, in HR, a worker in her fifties has been matched with one in her early twenties.

### Expectations for the future

Steelite intends to respond flexibly to the demographic challenges of the future as well as the needs of its workforce. Therefore, employee health and well-being will continue to be high on the agenda for the workforce as a whole. While the company hopes to reduce the average age of its workforce, it will continue to value the experience of its older workers.

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Issued: May 2016 Reference: 7293 © CIPD 2016