



Extending working lives of an ageing workforce



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WP 8: Good practice

Gerhard Naegele & Moritz Hess (Eds.)

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Contact

Forschungsgesellschaft für Gerontologie e.V. /
Institut für Gerontologie an der TU Dortmund
Evinger Platz 13
44339 Dortmund
www.ffg.tu-dortmund.de

Dr. Moritz Hess
E-Mail: mhess@post.tu-dortmund.de
Telephone: +49 231 728 488 20

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1. Introduction

The following text will introduce the Work Package 8 (WP) of the EXTEND project. WP 8 focus is to identify good practices aimed at reducing potential social inequalities against the background of extended working lives. It will first very briefly summarize the general aim of the EXTEND project and then the specific role of WP 8 within the project. Subsequently, the concept of 'good practices' in general is being discussed and its aim related back to the EXTEND project. Based on the prior identified and in this report presented inclusion criteria for good practices, a guideline for good practices is developed, that aims to support the practical implementation of measurements that ultimately help to reduce social inequalities in extended working lives. In the second part of the text 11 good practices are developed. Subsequently, these are discussed in the final section of the paper.

1.1 What is “good practice” in the EXTENT context?

EXTEND is “solution driven” and therefore particularly interested in approaches and strategies to reduce social inequalities stemming from pension-, retirement-, labour market and corporate as well as social partner policies aiming at delaying retirement and extending working lives as they can be found in all European countries. EXTENDs foci are primarily social inequalities between different social groups of older workers and retirees; further, those between different occupational sectors as well as between countries. EXTENDs WP 8 deals with “good practices” aiming – on the relevant levels of emergence of social inequalities in the process of retiring and adjustment to retirement – at both preventing as well as reducing potential social inequalities.

“Good practices” identified might serve as starting points (in the sense of a valuable source) for other countries or companies to adapt their own policies and approaches. In this context the following key research aims are of major interest:

- identify and evaluate, mainly with respect to transferability (“European added value”) innovative functioning mechanism/models and examples of good practice on different levels of the retirement process in the 5 participating countries;
- Based on this to develop partner-country-overarching (policy) recommendations at best trying to reconcile older workers circumstances and preferences with costs and benefits for government and employers.

1.2 What is “good practice”?

In general terms, “good practice” is a technique, program, measures or methodology that has proven to reliably lead to the desired result. It has often been used in the fields of health care,

government administration, the education system, project management, hardware and software product development, and business administration (Bogan & English 1994). Bretschneider et al. (2004) identify two main characteristics of a “good practice”: first, the linkage between the action and the outcome and, second, the comparability across different actions and outcome. Both, the link between the action (e.g. pension reform or human resource measures) and the outcome (e.g. later retirement) should be investigated as well as causality between them be proven as far as possible, by ruling out alternative explanations for the outcome. This is particularly true when a “good practice” (e.g. “comprehensive measures”) consists of different single measures, where it is difficult to identify the most relevant dimensions. Further, the attribute of being a “good practice” should only be applied to cases that are comparable to one from which the “good practice” is derived. Bretschneider et al. (2004: 309-10) give an example:

“Does it make sense to include hospitals, schools, manufacturing firms, and government agencies together as a single group of organizations while searching for a best practice; or, should they be segmented, and if so, what is the basis for forming the different groups?”

Naegele & Walker (2006a: 3) distinguish three questions to ask of a “good practice”:

“Is the initiative beneficial? Is it sustained? Are its effects monitored?”

These questions should be positively answered – at best empirically, e.g. conducting empirical case studies, as repeatedly executed in different Eurofound-projects in the late 1990ies and at the beginning of the new century (Taylor & Walker 1998; Walker 1999; Naegele & Walker 2000, 2003). An initiative assessed as “good practice” then can be used as guidelines for other actors – individuals, companies or national/supranational policies – that want to achieve comparable results. Sometimes, in literature as well as in research, you will find different terms, very often “promising” or “best practices”. With its claim to universal validity as being the “best”, the latter seems too ambitious, whereas the first term seems far too modest. Hence, we will use the term “good practices”.

1.3 “Good practice” in employment policies favouring older workers

In employment policies in favour of older workers the term of “good practices” was introduced in the late 1990s in order to evaluate and to compare corporate age management measures that are aimed at promoting the employability of older workers and – based on these - to develop policy recommendations; often in form of “codes of good practice” (Walker & Taylor 1998; Walker 1999; Naegele & Walker 2003):

“Good practice in age management is defined as those measures that combat age barriers and /or promote age diversity. These measures may entail specific initiatives aimed at particular dimensions of age management; they may also include more general employment or human resources policies that help to create an environment in which individual employees are able to achieve their potential without being disadvantaged by their age. ... Good practice, then, is not a once-and-for-all achievement but rather comprises a range of possible interventions,

both minor and major, that aim to overcome age barriers and to promote age-diversity” (Naegele & Walker 2006a: 3).

To look for respective “good practices” and particularly in corporate age management is always embedded in a conflict of interests: On the one hand are the older workers’ and pensioners’ preferences towards their own retirement, often supported by trade unions and work councils, and – in the past – mainly aiming at a(n earlier) voluntary retirement “in dignity” and that stands in line with their wish to maintain or even to improve their quality of life. Evaluation yardsticks could be the relevant dimensions of the “Lebenslage-concept”; in research mainly income, social integration and the health status are used (Hess & Naegele 2018). On the other hand are (often contradictory) potential overarching interests and/or financial constraints, e.g. for the government, employers and companies to be taken into account when it comes to its realization. In the best case, “good practices” can be “cost-neutral” from an economic perspective (micro as well as macro) and its implementation might even save money, be it for the welfare state, the employers or a single company. Empirical research has revealed that “good practice” in older worker policies in most cases requires high concordance of interests of the actors involved (Walker & Taylor 1998; Taylor 1999). In the Eurofound-studies mentioned above the identity of interest could be found e.g. in cases of labour shortage, skill shortage, the need of organisational restructuring or in the case of corporate reacting to external social policy (pension and retirement-policies) and/or labour market changes (Naegele & Walker 2006b, 2010).

In the context of the MoPAct-project (Walker 2018) the concept of older-worker-related “good practice” was enlarged. In 13 EU member states partner were looking for “good practice” cases, covering both the demand as well as the supply sides of labour, at both the company level as well as that of social partners, stakeholders, NGOs and the scientific community. Supply-side-related “good practices” have been understood as those affecting, e.g. maintaining or raising, the ability and employability of older workers, e.g. measures for health, training, motivation and the reconciliation of paid work and private life. Demand-side-related “good practices” have been understood as those aimed at increasing employers’ ability and willingness to keep older workers longer in their company/organization and/or to hire older applicants. In all around 155 cases of “good practices” on different levels of action have been identified (Naegele & Bauknecht 2015, 2017).

1.4 “Good practice” in the EXTEND WP 8 context

EXTENDs WP 8 is a rather small work-package with a planned (following the application) participation of all partner countries. Due to both the heterogeneity as well as the practical orientation of the work packages the team had repeatedly internal discussions whether the “good practice” approach is suitable for all partners (e.g. WP 3, 4, 5). We decided to leave it

to the partners, if at all, and if yes, which level to be addressed and how many examples evaluated. For those, aiming at “good practices” a minimum number of two was agreed. In all, we ended up with 10 examples which are presented in this report by the respective partners.

EXTEND interpreted “good practice” as follows: The main outcome or aim of the “good practices” should be to prevent and/or reduce social inequalities in late career, the retirement transition and the post-retirement time. This could be on different levels: the transnational European level, the macro country (policy) level, the meso social partners and company level and last but not least the individual level. The aim was to look for and to evaluate the causal link between the action of “good practices” and the reduction of social inequality as understood in the overall EXTEND context; namely between different social groups of older workers and retirees as well as between different occupational sectors as well as between countries groups.

The prime research criterion for “good practice” in the EXTEND WP 8 context, namely fighting social inequalities, was in several respects a particularly research-challenge for the EXTEND partners; among others:

- Is “fighting social inequality” an explicit (or “just” an implicit) objective of the measure selected?
- Is “fighting social inequality” the prime or just a “sub-target” with the social inequality impact quasi as (perhaps even not expected) spin-off product?
- Which sphere of social inequality is addressed (between groups, between sectors, between occupational groups)? How to handle overlappings?
- In the case of comprehensive approaches, how to identify the key dimension?
- How to evaluate the social inequality impact? Are the “Lebenslage-Konzept” and its different dimension reasonable evaluative yardsticks?
- Is it beneficial for all parties involved? Can “good practice” for the beneficiaries mean in reality (hidden) disadvantages for other groups?
- Is the “good practice” identified sustained; e.g. proven by permanent monitoring of the effects)?
- Is the assessment sustainable, e.g. based on empirical proof?

In order to facilitate a common approach, partners were given the following guideline for their research:

1.5 Guidelines for “Good Practices”

“Good practice” should be selected according to the following criteria:

1. To aim at preventing/reducing social inequality, however further aims are no exclusion criteria;
2. To evaluate the link between “good practices” identified and the reduction of social inequality;

3. To locate the respective research at least on one level – either European, national or company level;
4. To look at transferability to comparable contexts;
5. In the best case, “good practices” selected should be positive from a financial cost-benefit.

Partners were asked to report based on the following structure, which was given as a “guideline” (following Measham, Kelly & Smith 2007; Bauknecht & Naegele 2015):

- Name of “good practice” initiative/example (Full and official name of the good practice)
- Summary of 100 words (very short summary or abstract of the text)

Facts

- Organisation in charge (all organisations – e.g. companies, employment offices, ministries - that are involved with the “good practice”. Where possible identify the lead organisation)
- Level: company, regional, national, supranational (On what level(s) is the “good practice” located?)
- Description of “good practice” (Detailed description of the good practices including the concert measures, context, history, etc.)
- Aims (Description of the aim(s))
- Time frame
- Outcome (Description of the outcome(s) and their relation to the aim(s))

Frame

- Preconditions (What are the preconditions for the implementation of the “good practices”?)
- Barriers (What are potential barriers that hamper the implementation of the “good practice” or even make it impossible?)
- Facilitators (What are potential facilitators that support the implementation?)
- Connection to EXTEND (How is the best practice connected to EXTEND and to which WP?)
- Conjunction social inequality (How does the best practice address the topic of social inequality?)

Findings

- SWOT analysis (strength, weakness, opportunity and threat analysis should consist of the table below and include two to three bullet points for each cell related to “good practice”)

Strength •	Weakness •
Opportunity •	Threat •

- Innovation (Is the “good practice” innovative compared to others?)
- Evaluation (Has the practice been evaluated, in particular with regard to a financial cost-benefit analysis?)
- Transferability (How well and to which circumstance is the “good practice” transferable?)
- Inclusion of older workers and pensioners (Are older workers and pensioners also involved in the development and implementation?)
- Lessons to be learnt (What is the main message?)

As mentioned, partners were not forced to follow the guideline, however, they were “invited” to select at least two examples they found particular suitable/innovative for their country. Further, they were not restricted to a certain level at all, they were explicitly asked to link their “good practices” to the work-packages for which they were responsible. The following “good practices”, listed according to the level concerned, have been identified and taken up in this report:

National level	The Danish Early retirement scheme `Efterlon` (DK)
	Guaranteeing basic income protection when increasing the retirement age: Good practice in Finland and the Netherlands (NL & FI)
	The National Programme on Ageing Workers, Finland (1998-2002) (FI)
	Perspective 50plus – Regional Employment Pacts for Older People (DE)
Meso level	Collective agreement on demographic change in the German Iron and Steel industry (DE)
	Later Life Work Index (DE)
	FIOH Life Course Management - concept as a good practice (FI)
Corporate level	Human Resource policies in the South Yorkshire Housing Association (UK)
	Age-friendly Human Resource Measures (DE)
Individual level	Engagement for Late Career as a Good Practice (FI)

1.6 Further examples of „good practices” – with relevance to EXTEND WP 8

During the research EXTEND-partners repeatedly came across “good practices” (from EXTEND as well as non-EXTEND-countries) which – although fulfilling the research criteria – for different reasons have not been/could not be taken up. This section gives a brief overview of a few of those “good practices” with particular EXTEND WP 8 relevance. They mainly cover the national policy level in- and outside the EXTEND countries:

- Special retirement regimes for workers in arduous or hazardous jobs (with/without financial punishment); to be found in Belgium, Germany, Finland, Italy, Poland and Spain (Friedenstaub, Schulz-Weidner & Väänänen 2015);
- Innovative preventive disability and rehabilitation legislation in Sweden, the Netherlands, Germany and the UK (e.g. Zaidi 2017). Also the Finish disability pension eligibility solutions commensurably consider the nature of work in old age.
- Reducing the incidence of arduous/hazardous work: In the Netherlands one finds strong financial incentives for employers to comply with the (national) Occupational Safety and Health (OSH) legislation, e.g. use of protective equipment or report on dangerous risky situations.
- Active labour market policies for older (mostly long-term) unemployed (for results from the MoPAct project see Naegele & Bauknecht 2015, 2017);
- Providing access to training adjusted to their experiences and learning needs focusing on low qualified in Germany (WeGebAU; “Weiterbildung gering qualifizierter und beschäftigter älterer Arbeitnehmer im Unternehmen”) (OECD 2018c); this program is similar to the Finish NOSTE program (OECD 2108b);
- Special counselling and guidance programs to hard-to-place job seekers through the Internal Holistic Integration Service in Germany (OECD 2018c); similar programs can be found in Finland (LAFOS) (OECD 2018b), the Netherlands (UWV) (OECD 2018d) and the UK (Work Program) (OECD 2018e);
- Special employability (work-based learning) programs for the most disadvantaged (with examples from China, Argentina, United States, Australia (OECD, ILO & the World Bank 2016).

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2. The Danish Early retirement scheme 'Efterløn'

The Danish early retirement scheme (Efterløn) was established in 1979 in order to create re-distributional justice and meet inequalities in life-expectancy. Eligibility was 5 years membership of an unemployment insurance fund, and trade unions were the main drivers behind the formation of the scheme. The early retirement benefit could be taken out at the age of 60, while the pensionable age was 67. The scheme met its aims. Main users of the scheme are low skilled workers that have been working for many years and with a relatively short life-expectancy.

Facts

As a social policy program, the early retirement scheme was established in 1979 with the support of most parties in parliament. The parliament provides the overall legislative framework for the early retirement scheme. The scheme, however, forms part of and is administrated by the unemployment insurance fund.

Trade unions have a central role in the administration of the unemployment insurance fund. The Danish unemployment insurance system is based on the Ghent principle, which is basically a liberal principle of help-to-self-help. The Ghent principle refers to that trade unions are running and administrating the unemployment insurance.

Danish trade union structure is based on craft principles and each trade union has its own unemployment insurance. The unemployment insurance schemes are financed by member fees (no redistribution between different occupations) and subsidized heavily by the state. Employers do not contribute to the scheme.

Individuals can freely choose whether they want to be insured against unemployment – or not. If they choose to become a member, they must – as mentioned – pay a contribution to the insurance scheme out of their own pocket. People with a low risk of unemployment are therefore incentivized to opt out of the system, and only about 75% of the labour force (in the late 2010s) is insured against unemployment.

When the national early retirement scheme was established in 1979 the state pension age was 67 years of age, and the early retirement scheme opened a pathway to early retirement for older workers between 60 and 66 years of age. Eligibility criterion was five years membership of an unemployment insurance scheme. People eligible for early retirement could freely choose to retire early. Early retirement did not require consent from the employer. Early retirees were not allowed to work for more than 200 hours annually.

Early retirement benefits were equivalent to unemployment benefits, although they were scaled down from 100 per cent to 82 per cent of unemployment benefits over a number of years. Unemployment benefits were rather generous in the 1970s and 1980s. In 2018 the early retirement benefit amounted to about € 28,000 annually (subject to ordinary income tax).

Description of “Good Practice”

Like in most other countries the early retirement scheme was established to rejuvenate the labour force (create job openings for young people) in times of high and enduring unemployment. This, however, was only one out of several reasons for the early retirement scheme to be established.

Trade unions were the main driver behind the formation of the early retirement scheme. Especially the trade union representing low or unskilled male workers (SID) were the main proponent behind the formation of a right based early retirement opportunity. The rationality of the SID argument was the following:

(1) The state pension system was universal, i.e. everyone who reached the state pension age had the right to an old age pension, and this pension was financed by individual and progressive taxation.

(2) The problem was – according to SID – that low and unskilled blue collar worker as taxpayers contributed to the financing of the universalistic pension system, but hardly benefited from the pension system since a large share of low and unskilled workers died before reaching the state pension age (or shortly after). In 1995 life-expectancy for an unskilled worker 30 years of age was 42.5 (while 44.5 for a highly educated person). The excess mortality among unskilled workers was about 10 per cent between 1970 and 75.

(3) The early retirement scheme was a retirement opportunity for segments of the population that would otherwise never benefit from the pension system; i.e. the early retirement scheme became an opportunity for segments of the population to experience the life as a pensioner.

Furthermore, the social rights based early retirement pathway was intended to function as an alternative to the means-tested disability pension. That is, the early retirement scheme supposedly would lead to a form of emancipation from subordination and stigmatization of older workers who were too sick to work. A large share of disability pensioners have low levels of self-esteem and feel that other people look down upon them.

In short, the aim of the early retirement scheme was to enhance social citizenship and support a redistribution of wealth, health and life-expectancy – and to provide an opportunity to live the life as a pensioner for people who would die before the pensionable age.

The early retirement scheme was introduced in 1979 and subject to two waves of reforms. First in 1998 (implemented in 1999), and second in 2006 and 2011 (implemented in 2014):

In 1998, the state pension age was reduced to 65 years of age and a special early retirement contribution introduced, while eligibility criteria for the early retirement scheme were

changed. The early retirement contribution became voluntary, which meant that many low-income workers left the scheme. Eligible to early retirement benefit's became older workers between 60 and 64 years of age who had paid 25 years contributions within the last 30 years. Furthermore, incentives to postpone retirement was built into the scheme: (1) Those retiring at age 60–61 only received 91 per cent of the flat-rate benefit; (2) People who are enrolled in the scheme, but do not make use of the retirement scheme until after turning 62, will furthermore gain a tax exemption off Euro 1,600 for each time the person in question has been working 481 hours between the ages 62-64; i.e. people who are entitled to early retirement benefit's but does not make use of the scheme at all will receive a tax free premium of Euro 19,000 when they reach 65 years of age.

The Danish pension system was subject to major reforms in 2006 and 2011. The major outcome was that the age for state pension between 2019 and 2022 gradually will be raised from 65 to 67. In addition, the state pension age was made dependent on life-expectancy, using 1995 as a baseline. It is predicted that the state pension age will be 72 years of age for those born in 1979-1982.

The 2006 and 2011 reforms also affected the early retirement scheme. Duration of early retirement benefit's was reduced from 5 to 3 years, meaning that early retirement benefits can be claimed 3 years before the state pension age. In addition, pension income from other sources (e.g. individual savings, occupational pensions etc.) will as off 2014 be fully deducted from the early retirement benefit. This undermines the early retirement system. The occupational pension system, which has gradually been built up since the 1960s, is expected to become the predominant pension system in the future.

The 2006 and 2011 reforms aimed at increasing labour supply and were inspired by supply-side economists' ways of thinking.

Outcome

The citizenship-literature has argued that it makes a difference for the self-esteem of welfare benefit recipients, whether benefits are rights-based (e.g. in the case of early retirement benefit's) or means tested (e.g. in the case with disability benefits). This is confirmed by data collected among early retirees in Denmark in 2006 (own data). 86 per cent of early retirement beneficiaries do not at all have the feeling of being looked down on, while this is only the case for 59 per cent of disability pensioners. These data clearly show that the early retirement scheme enhances social citizenship among older retired workers.

Those who make use of the early retirement scheme are furthermore those most in need of the scheme, i.e. those who entered the labour market at a very early stage in their life, are low in skills and have short life-expectancy. For instance, the take up rate of early retirement benefit in 2009 was 66 in the NNF-trade union (NNF organizes skilled and unskilled employees within slaughtering and meat industry, bakeries, dairies, chocolate and sweets, and tobacco industry), while only 22 among The Danish Confederation of Professional Associations.

Frame

The precondition for the formation of the early retirement scheme was a relatively strong trade union movement.

The good practice is in a process of being rolled back (retrenched); in part because new supply-side discourses have emerged and predominates political ways of thinking, in part because trade unions have been weakened.

The good practice was introduced during a Social Democratic dominated government in a situation of high and enduring unemployment. Most political parties in parliament supported the scheme in order to combat unemployment. Early retirement was highly appreciated among politicians, and early retirement beneficiaries felt that their retirement was beneficial to society.

The good practice is connected to WP 2 and WP 3 of the EXTEND project. WP 2 is concerned with how social security systems impact pre- and post-retirement social inequalities, while WP 3 deals with how indexing retirement/pension policies impact social inequalities and life expectancy.

The good practice is related to WP 2 and WP 3 in that it can function as an example as to how welfare programs can be designed to support flexible and social sustainable early exit/retirement patterns

The good practice addresses how social programs can handle inequalities in life expectancy as well as redistributable justice.

Findings

SWOT analysis

Strength <ul style="list-style-type: none">• Flexible and social sustainable early exit/retirement pattern	Weakness <ul style="list-style-type: none">• Covers only members of an unemployment insurance
Opportunity <ul style="list-style-type: none">• Strong labour movement	Threat <ul style="list-style-type: none">• Vulnerable to supply sideways of thinking and constructing policies

The good practice is innovative in relation to the means-tested disability pension scheme.

The good practice is in a process of retrenchment. It does not fit into the new world order of supply-side economies and neo-liberalism. It fits into a Keynesian approach to social problems.

Economists have analysed the scheme and argue that the scheme pulls older workers out of the labour market; i.e. depriving the labour market from productive resources.

However, among male early retirement pensioners 37 % report that they left the labour market for push reasons, 49.7 for jump reasons, and only 13.3 for pull reasons, meaning that a very small proportion of early retirees have left the labour market because it hardly paid off financially to continue working. Furthermore, between 2000 and 2013 the take-up rate fell from 72 to 52, and the total number of early retirees between 2000 and 2014 fell from 191,330 to 91,283. These figures clearly indicate that early retirement is not a pull phenomenon and that the problem of early retirement was diminishing.

The Danish early retirement scheme is not transferable in a one to one scale. However, it could serve as an inspiration in other countries as to how to construct a more flexible and sustainable pension system

Older workers are not involved in the development and implementation of the good practice. But older workers are free to make use of the good practice.

Most countries in Western Europe have introduced pension reforms with the aim of prolonging working life. Prolonging working life, however, may create new social inequalities, i.e. inequalities in pension savings and life expectancy. Using Denmark as an example, prior to the implementation of the 2006 and 2011 reforms life expectancy has increased markedly. However, well-educated segments of the population have gained much more from the rise in life expectancy as compared to low-educated segments of the population meaning that social inequalities in life-expectancy are increasing. Between 1986 to 2014 life expectancy for 50 years old males belonging to the wealthiest quarter of the population rose from 77 to 84.1 (i.e. more than 7 years), while life expectancy only rose from 73 to 75.9 for males (50 years of age) belonging to the poorest quarter of the population.

The combination of pension reforms and rising inequalities in life-expectancy will reduce the period in which low-income groups can live a life as a pensioner, while at the same time low skilled and low-income groups are already working longer than high income and well-educated groups.

	Unskilled	Skilled	Short further education	Middle-long further education	Long further education
Average age of retirement	60.3	61.6	63.1	63.9	65.4
Number of years in the labour market	42.3	37.6	36.1	36.9	37.4

Table: Age at retirement and number of years in the labour market (2002), Denmark

Source: Finansredegørelsen (2002)

A scheme like the Danish right based early retirement scheme may help to compensate for differences in inequalities and differences in life expectancy.

3. Guaranteeing basic income protection when increasing the retirement age: Good practice in Finland and the Netherlands

The reforms indexing the pensionable age to life expectancy *reduce* inequality among retirees in Finland and the Netherlands. It is the combination of two policies that leads to this outcome. On the one hand, lowering the accrual rates of the defined benefit (DB) occupational pensions in order to have to work longer to gain a full pension particularly impacts those individuals with large occupational pensions. Those with low occupational pensions, who are hence more dependent on basic pension (AOW and National Pension) are largely sheltered from these reforms. Hence, the main financial impact of the reforms is on the well-off.

Structure of Good Practices Report

- Name of Good Practice
 - NL: Algemene Ouderdomswet (AOW) + Ouderdomspensioen
 - FI: National Pension + Earnings-Related Pension

Facts

- Organisation in charge
 - NL: the government sets the policies both for AOW and occupational pensions. AOW is administered by the Sociale Verzekeringsbank (SVB); occupational pensions by company or sectoral pension funds.
 - FI: the government sets the policies for both National Pension and Earnings-Related Pension. The National Pension is provided by Kela, the Social Insurance Institution of Finland; occupational pensions by sectoral pension funds.
- Level
 - Both NL and FI: national
- Description of Good Practice
 - NL: AOW was introduced in 1957 to provide income security in old age. Currently from the age of 66 (gradually increasing from 65 in 2013 to 67 in 2021), couples receive a benefit equal to the statutory minimum wage; the benefit for singles equals 70 per cent thereof. It is a residency-based pension: for every year one is a resident of the Netherlands in the 50-year period before reaching the AOW-age, one builds up an entitlement of 2 per cent of the total benefit, meaning that a full benefit can only be received by those who lived in the country during this whole 50-year period. Occupational pensions have a long-standing history in the Netherlands. The government regulates

these pensions by setting the maximum accrual rate eligible for tax deductions. In order to reach a full pension at a later age, the government reduced accrual rates from 2.25 to 1.875%. As a result, monthly benefits are not reduced for those largely dependent on AOW, whereas they are reduced for those for whom occupational pensions make up a larger share of their pension income.

- FI: The National Pension is a residency-based supplementary pension for those with lower levels of occupational pension. One has to live in Finland for at least three years since age 16 and pensionable age to be eligible, and the full amount is available to those who have been residing in Finland for at least 80 per cent of the time between age 16 and pensionable age. Benefits depend on occupational pension height and housing expenses. Accrual rates of the earnings-related pension scheme are set by the government. Whereas before, accrual rates were higher later in the career (1.5% between ages 18 and 52, 1.9% between 53 and 62, and 4.5% between 63 and 68), they are now the same for any year worked with an accrual rate of 1.5%. Given its structure, the impact of the reduction in accrual rates of the earnings-related pension is buffered by the National Pension so that, much like in the Netherlands, the financial burden of the reform is mainly carried by those with large occupational pensions.
- Aims
 - In both the Netherlands and Finland, the residency-related pension is supposed to guarantee a minimum income for retirees, whereas the occupational pension schemes should allow individuals to maintain their standard of living throughout the retirement transition.
- Time frame
 - Occupational pensions have a long history, though the full pension schemes matured throughout the 1950s and 1960s. They are still in use (though undergoing occasional reform).
- Outcome
 - In both Finland and the Netherlands, the reforms place the financial burden of the increase in pensionable age in terms of monthly pension benefit reciprocity largely with those with larger occupational pension benefits, by reducing accrual rates. Those with lower occupational pensions, who are thus more dependent on the residency-based basic / minimum pensions, are largely sheltered from the impact of the reforms on their monthly pension benefits. Hence, the reforms lead to a reduction of inequality in old age. This is in line with the aim of the basic pension, that is, to offer a guaranteed minimum income to retirees.

Frame

- Preconditions
 - The reform would require a pension setup consisting of a basic pension and a supplementary occupational pension organised as a defined benefit scheme.
- Barriers

- Pension policies are notoriously prone to path dependency, given the long-term engagements states make. Hence, it is rather unlikely that states will thoroughly reform their pension systems. Moreover, states have moved away from defined benefit schemes since the 1990s out of concerns for financial sustainability of the pension system. However, it could serve as an example for states developing pension policies right now, for instance those in post-communist Europe.
- Facilitators
 - ?
- Connection to EXTEND (*How is the good practice connected to EXTEND and to which WP?*)
 - The good practice is related to EXTEND WP 3, as it relates to how the indexation of the pensionable age to life expectancy is related to income inequality in retirement.
- Connection to Social Inequality
 - The good practices are selected purely based on their effect on income inequality: in both Finland and the Netherlands, their introduction causes income inequality among retirees to decrease.

Findings

SWOT Analysis

Strength	Weakness
<ul style="list-style-type: none"> • Reduces inequality • Safeguards income protection of the worse-off • Defined benefit schemes are more reliable pensions, as the final pension benefit is less dependent on financial market performance 	<ul style="list-style-type: none"> • Reduction of inequality mainly reached through reducing pension income of the well-off, rather than by lifting that of the worse-off • Managing defined benefit schemes requires more planning and foresight from the state, than is the case in defined contribution schemes where pension planning is entirely left to the individual.

Opportunity	Threat
<ul style="list-style-type: none"> • The increasing life expectancy forces states to consider pension reforms, opening a window of opportunity to bring policies in this direction • The increasing resistance from employers against a linear increase in life expectancy, as found in the Netherlands and Denmark recently, opens the door for looking for alternative ways to maintain financial sustainability of pension systems. Lowering accrual rates sets an incentive to work longer, whereas the basic pension offers a way out for those for whom working longer is not an option. 	<ul style="list-style-type: none"> • The shift from defined benefit to defined contribution schemes make this policy impossible • The focus on financial sustainability in the pension debate pushes concerns about social sustainability to the background. Policies informed by a concern for financial sustainability are not the same ones as those that are important from a perspective of social sustainability

- Innovation
 - The practices both in Finland and the Netherlands are not innovative, but rather follow a long-standing tradition in both countries to have a basic old-age income protection scheme and an occupational pension to maintain the standard of living.
- Sustainability
 - The practice is more socially sustainable than the reforms we have found in Denmark and the United Kingdom, with a strong reliance on defined contribution schemes. Financial sustainability is easier to reach in a defined contribution scheme, as longevity risks are individualised rather than pooled. However, as these schemes do not protect against the longevity risk, the risk pensions are supposed to insure individuals against, they are effectively subsidised saving schemes, not pension schemes.
- Evaluation
 - In WP 3, we evaluated the schemes by their impact on inequality, not by their financial sustainability. If that were the main concern, then defined contribution schemes might be the better option. The main conclusion of the work within WP 3 is exactly that concerns with financial and social sustainability place very different demands on pension systems. It comes down to finding a good balance between both.
- Transferability
 - Given the strong path dependency on pension policies, the policies are difficult to transfer to other contexts. However, they do contain some elements that policy-makers in other countries should be aware of when introducing pension reforms to bolster pension systems against the increase in life expectancy. First and foremost, pension policy reforms should be inspired not solely

by a concern for financial sustainability, but also by a concern for social sustainability. Hence, policy-makers should be aware of the impact of their reforms on inequalities in old age. This also means that the push from defined benefit to defined contribution schemes might not be desirable from a social perspective. The examples indeed indicate that it is possible to manage defined benefit schemes so that they are adapted to the increase in life expectancy without having detrimental outcomes in terms of income inequality in old age.

- Due to strong path dependencies, the good practices might rather be used in states that seek to build up their pension systems, for instance in post-communist Europe.
- Inclusion of older workers and pensioners
 - They are not included beyond the regular democratic process.
- Lessons to be learnt
 - Pension policies informed by concerns for financial sustainability in old age may have detrimental consequences for social inequalities in old age. Therefore, it is important to balance financial concerns with concerns of social sustainability. A pension system with a solid and reliable basic pension, combined with a defined benefit occupational pension in which the government closely monitors accrual rates, can offer exactly that.

4. The National Programme on Ageing Workers, Finland (1998-2002)

The Finnish National Programme on Ageing Workers (FINPAW) was a five-year programme launched in 1998. The principle aims of the programme were to encourage workplace health promotion (WHP) and to facilitate the capacities for older workers to remain in labour and adapt to changing work environments, as well as to raise awareness on issues related to ageing. Lengthening the average labour market participation by these means was seen as appropriate not only to help finance public expenditure but to decrease the risks of social exclusion. The programme was especially successful in providing more education and training for lifelong learning and in encouraging WHP activities in the workplace. A positive overall impact of the programme was suggested by an increased employment rate and higher realised retirement age among older workers.

Facts

The FINPAW was based on a decision made by a committee set up by the Finnish Council of State in 1997. The main responsibility for running the programme was given to the Ministry of Social Affairs and Health, but the programme involved co-operation between three ministries, with the other two being the Ministry of Labour and the Ministry of Education. Also involved were social partners, which included the Institute of Occupational Health, the Association of Finnish Local and Regional Authorities, the Social Insurance Institution, major labour market organisations, pension insurance companies and other ministries.

The programme was implemented on a national level, and while its organisational bodies were rather centralised, the good practices of the programme themselves were localised at a workplace level. The main target group was workers and unemployed people aged over 45. This target group was reached through training, research and information which promoted extended working lives and helped put off retirement by facilitating adaption to new technologies and work environments. Similar resources and help were also provided to employers, the medical staff in occupational health organisations as well as the staff in employment agencies and educational institutions, all of which made up the secondary target group.

Additionally, policy makers and ordinary citizens were also targeted in terms of providing them information on the issues of ageing and ageism: through direct communication for the former group, and through indirect mass media-based communication for the latter group. The idea was thereby to render the public discourse on older people as more positive, so that they would be seen increasingly as an asset as opposed to a burden in the workplace.

The programme was a response to the growing concerns of an ageing workforce and adding pressure to the national economy which was still recovering from the early 1990s' recession

in Finland. Concerns were also raised by the increasing risks of social exclusion and marginalisation caused by unemployment and the changing nature of work, which had begun to complicate older people's efforts to find work. Against this background, the principle aims of the programme were to encourage workplace health promotion (WHP) and to facilitate the capacities for older workers to remain in labour, as well as to raise awareness on issues related to ageing and ageism, which was also often in the way of labour market re-entry for the older unemployed. Lengthening the average labour market participation by these means was seen as appropriate not only to help finance public expenditure but to decrease the risks of social exclusion.

The programme was in use from the beginning of 1998 to the end of 2002, during which the employment rate of older workers increased and the average timing of retirement was delayed. While it is difficult to link these general changes of the period in Finland to the programme, it likely played a part in them as the programme was considered especially successful in providing more education and training for lifelong learning and in encouraging WHP activities in the workplace.

Frame

As the programme was largely based on co-operation between national and local actors, the clearest preconditions for the good practice were overarching and commonly understood objectives as well as a shared high level of commitment across those involved. An important part of the preconditions were clear instructions on the ways in which the training practices would be implemented by the various members of staff and employers.

The programme was ambitious in the sense that it was very comprehensive and would precisely require shared interests by different actors. The implementation of this kind of programme would need to be centralised and put forward through national legislative means which can be time consuming and complex procedures. At the same time, the centralised implementation of the programme would facilitate its development and guarantee a reliably high number of actors in a variety of levels.

The programme addresses the topic of social inequality by improving the working conditions of older workers who are in physically demanding jobs where health-related issues often force early retirement. The programme also raises awareness of the importance of health in the workplace, and encourages employers to address these issues in sectors where ageing workers with less favoured physical conditions make a large part of the workforce. By decreasing the risk of disability retirement, the programme also reduces the risks of social exclusion, which is strongly linked to health-related early labour market exits. These measures alleviate the social inequalities which arise from the varying degrees of the typical work strain associated with different occupational sectors. Additionally, the programme filled the gaps in WHP provision where it was lacking, making workplaces in a national level more egalitarian in terms of health emphasis.

Through the connection to social inequalities a link to EXTEND is given. The project also relates to WP 2 as it is situated on the macro-welfare state level.

Findings

SWOT analyses

<p>Strengths</p> <ul style="list-style-type: none"> • Comprehensive and all-inclusive (policy makers and the ‘big audience’ targeted in addition to employers and ageing workers) • Addressed the risk of social exclusion through forced early retirement • Tackled the challenges of ageing by addressing both skills (training for workers) and knowledge (raising awareness) 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Difficult to assess the role of the programme in achieving some of its goals (e.g. raising the employment rate) • Lack of innovative measures
<p>Opportunities</p> <ul style="list-style-type: none"> • Transferable to other countries • Possibility to expand the programme’s focus on transitional periods in working careers and pensioners 	<p>Threats</p> <ul style="list-style-type: none"> • Unclear whether WHP and education practices remain established after programme

The FINPAW was largely concerned in strengthening already existing structures in the workplace by adding training provision and improving the employment conditions in place. For instance, the workplaces of nearly 80% of employed people working in collective workplaces had some level of WHP activities before the start of the programme (Arnkil et al. 2002). With this in mind, the programme cannot be considered particularly innovative. However, a display of innovation can be noted in its holistic approach. The target groups were not confined, and while ageing workers and job seekers were the focus, the importance of the general public awareness was not discounted as is often done.

An evaluation of the programme has been done by the Ministry of Social Affairs and Health (Arnkil et al. 2002), as well as a peer-reviewed follow-up (Arnkil et al. 2003). The evaluations were “based on monitoring and evaluation material produced by the programme itself, and on supplementary material collected by the assessors, which consists of interviews with key actors, observation of the events of the programme and a survey of local and regional experts”. This evaluation was favourable: it found that the programme was well received by a large number of people, that visible results were achieved and that the programme incentivised further action in the area. In particular, the quantity of disseminated information on the

issues of ageing in the workplace and how to better deal with them was found as impressive. The co-operation between the ministries and organisations involved was also found as efficient with few disruptive cases despite the diversity of the partners.

The results also showed some improvements in attitudes to ageing workers during the programme. However, any discernible decline in ageism in the workplace was not found, although preventive measures were taken as part of the programme. Similarly, the evaluation showed no clear signs of improvement in older people's chance of finding work after a period of unemployment. At the same time, the overall employment rate of older people was considered to have increased partly due to the programme's successful efforts in encouraging those already employed to stay at work. Moreover, the programme was linked to an increase in the use of a part-time pension, which has now been abolished in the latest pension reform in Finland (Finnish Centre for Pensions 2017).

Unfortunately, the degree of direct impact of the programme on the employment rate was understandably not possible to assess in the evaluation, just as on the retirement age, which likewise steadily rose during the same period. Perhaps more disappointingly, no cost-benefit evaluation of the programme has been made available. Nevertheless, while similar programmes will require quite considerable funding, their financial sustainability can be regarded as fairly solid on the basis of the expected increases in older people's employment rate.

The good practices of the FINPAW are not constrained to the Finnish administrative system. The programme's executive summary (FINPAW: Ex. Summary 2000) mentioned Germany, the Netherlands and the United Kingdom as countries which had been dealing with similar trends of early retirement and should thus be considered in the case of transferability. In theory, no administrative or economic barriers should be on the way of it. However, the fact that these countries are much more populous than Finland may pose challenges especially in terms of attaining the holistic nature of the programme. For instance, the high level of cross-ministerial co-operation and social partner commitment may be challenging, while the health-related measures may be hard to implement in the UK, where occupational health is nearly absent.

The main lesson learned from the FINPAW is that a good practice does not need to be confined in terms of its target sectors and groups as long as the practice is managed with shared commitment and interests. The working co-operation between national partners (ministries, trade unions, national associations etc.), the dissemination of the good practice (training, information, research etc.) to occupational staff, employees and the unemployed in combination with a public discourse campaign against attitudes to ageing workers serves as evidence of this.

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5. Perspective 50plus – Regional Employment Pacts for Older People

The program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen“ aimed at reintegrating older long-term unemployed back into the labour market. Funding came from the Federal Ministry of Work and Social Services and main actors were local public employment agencies who initiated local employment pacts. Members of these pacts were different public organizations and companies. In each of the employment pacts different measures tailored to the local need of older unemployed were developed. These included amongst other trainings, wage subsidies and publicity campaigns. The program was considered as successful as nearly 25.000 older long-term unemployed could be reintegrated into the labour market. However, concerns are that most of these new older workers still dependent on public support.

Facts

Different organisations were involved in the German program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen“. In addition to the Federal Ministry of Work and Social Services, which is located at the national level, several other organisations at the regional level were involved in the program as well: local public employment agencies, private market placement-office firms and companies searching for staff. Financial resources (about 350 million euros a year) were provided by the Ministry to employment agencies. They were offered a maximum of independence how to use these additional financial resources; to hire own staff or for service providers. In addition, participation in the program Perspektiv 50plus was completely voluntary so only those employment agencies that wanted did participate.

The main aim was to reintegrate predominantly low and semi-skilled long-term unemployed older workers (in most cases older than 50) back into the labour market. Hence, the program stands in the broader frame of the public efforts in Germany to increase older workers' employment rate and to extend working lives. Furthermore, it aimed at fulfilling the EU-Lisbon strategy benchmark of an employment rate of 50 per cent among older workers. In addition, policymakers wanted to prove that reemployment is possible also in old age and even after long periods of unemployment.

Around the local public employment-agencies so-called regional employment pacts were established; about 150 existed. The idea was to integrate all important actors from different levels, different sectors and different areas and to bring them at one table. The employment pacts were based on five principles of the program codex (BMAS, 2008; own translation):

- 1) We are company-experts and offer companies reliable services.

- 2) As “carers” we support and challenge older unemployed to develop their strengths and talents through motivation, activation and qualification considering the individual situation.
- 3) We are partners and work together respectfully and trustfully.
- 4) We build and use our networks as partners, binding and effective.
- 5) We developed a regional concept adapted to the needs of the concert situation and developed innovative measures by exchanging our experience with other regions.

In terms of concert measures “*[t]he regional pacts use a wide range of different tools and instruments, including profiling, assessments, special training measures, internships in companies, placement activities (adapted to the special needs of the target group and the region), wage subsidies for enterprises, time management, and publicity campaigns to raise awareness of the challenges of demographic change. They also seek to develop better governance of the issue (at local and between local and national levels).*” (Federal Ministry of Work and Social Affairs, 2013). The differences to past programs were that the focus on the regional level and that the main actors were the local employment agencies who had very much independence in using the financial resources. Consequently, the employment pacts were very heteronomous. One example is the employment pact *mitnmang – Initiative für Arbeit 50plus* (mitnmang is Frisian for in the centre of life) which included employment agencies from Hamburg, Lübeck and other smaller rural communities from Northern-Germany. While the employment agency in Hamburg hired own new staff, the smaller rural agency mandated a mobile private services provider who worked flexibly in the community where needed the most at the moment. In addition, a coordination office was established that facilitated knowledge exchange between the involved partners.

The program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen“¹ started in 2005 and ended in 2015. It was divided into three phases. The first phase ran from 2005 to 2008 and can be considered as the pilot phase. Its main aim was to establish the first regional employment pacts. During the second phase from 2008 to 2011, the different measures were developed by the pacts and the first unemployment older workers did participate in different measures. Off the 200.000 participants, about 56.000 could successfully be integrated into the labour market. During the third phase (2011 to 2015) the program was extended the whole country and in the end over 90 per cent of the local employment agencies did participate in a regional employment pact.

¹ See also a short overview in OECD 2017: 132ff.

As described the main outcome was the reintegration of semi and low-skilled older unemployed back into the labour market. In total 1.312.000 unemployed participated in the program of these about 432.000 were successful in finding a new job (BMAS, 2015). However, only a minority of these were full-time and most of the new older workers still depended on social benefits. Nevertheless, when regarding the fact that older long-term unemployed with only little skills are extremely hard to reintegrate into the labour market the results can be seen as a success (Brussig et al., 2014). In addition, to the „hard facts“ of creating new jobs the program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen“ the employment pacts have transformed into longer-lasting networks and connections at the local level (Knuth et al., 2014).

Frame

The main precondition for the program is engaged people at the local level, who know the particularities of the city or region and who already have a network to companies, providers of training and life-long learning as well as other stakeholder. From these already existing connecting then the employment pacts could be built. The second precondition was the decentralized structure of the project. Only when the Federal Ministry of Work and Social Services that provided the financial resources was ready to transfer the actual control to the employment agencies the program could work.

However, the program faced also barriers and challenges. The main problem was that the older long-term unemployed were a special group. Many of them had been unemployed for several years and, thus, were far detached from the labour market. They suffered from bad health and disabilities and their skill level was also quite low. In addition, frustration regarding their chance of finding a job had resulted in a lack of motivation. Thus, reintegrated these unemployed was complicated and required garrulousness from the employment agencies.

Still, the program was comparably successful. This can be attributed at least to a certain extend to its new approach. A general good development of the German labour market, however, was an important facilitator. The overall unemployment rate began to fall from 2004 on while the employment rate began to rise. This development was especially pronounced among the older population where the employment rose between 2000 and 2015 from 40 to 60 per cent (Hofäcker et al, 2016). In work package 2 of the EXTEND project different reasons for this increase are discussed. In addition, to general demographic and cohort effects and rising female employment rates it evaluates the impact of several pension and labour market reforms aimed at extending working lives of older workers that were implemented in Germany. So at the start of the program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen“ the policy context of Germany was clearly one of pro-employment and facilitating the reintegration of unemployed.

As described above the program is clearly connected to EXTEND and in particular to work package 2 as it was one tool of German policymakers to extend working-lives and increase older workers' employment rates. In addition to addressing the extensions of working-lives

and delaying of retirement it also is important for the second main focus of the EXTEND project: social inequities and how to mitigate them.

Unemployed and especially older unemployed are an extremely vulnerable and disadvantaged group. With the Hartz reforms (a main labour market reform in Germany in the earlier 2000s) the duration of unemployment benefits was halved and rather strict activation measures were implemented. In addition, the program aimed in particular at semi and low-skilled older unemployed who amongst the anyhow disadvantaged group of unemployed are in a particularly hard situation and find it very difficult to find a job. Hence, program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen" is clearly related to the topic of social inequality and by reintegrating older unemployed back into the labour market also helps to mitigate these social inequalities in late career and retirement transition.

Findings

SWOT analysis

<p>Strength</p> <ul style="list-style-type: none"> • Local, decentralized approach • People who know the close “context” • Flexible 	<p>Weakness</p> <ul style="list-style-type: none"> • Rather expensive (only cost neutral) • New jobs are mostly not full-time and often precarious
<p>Opportunity</p> <ul style="list-style-type: none"> • Local employment pacts might help all unemployed • Activation of older unemployed 	<p>Threat</p> <ul style="list-style-type: none"> • Very low skilled participants • No engagement on the local level • Low level of control by the funder

The program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen" was innovative in two ways. First the for Germany rather new decentralized and local approach giving the employment agencies the lead in the project as described above. In addition, it was innovative as it tried to involve all important actors in the process. It was not restricted to the employment-agencies and older unemployed but with the regional employment pacts created a comprehensive approach and measures that supported the unemployed in finding new jobs.

The program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen" has been evaluated several times with most of the assessments finding a positive result. The most detailed evaluation was done by Knuth/Bockmann et al. (2012): a telephone survey among participating older people found that their satisfaction with efforts to reintegrate them into the labour market was significantly higher than for those not participating in the program. In addition to this subjective evaluation, several statistical techniques were used to test the effectiveness of the program in helping older unemployed to find a new job and also the long-term

stability of these new jobs. Matching techniques found significant positive results regarding the reintegration of older workers in the labour market. A differences and differences analysis supported this finding, however, results were weaker and for some specification not significant. The effects did differ between groups of older workers and were strongest for the group age 53-57 and migrants. Again it should be mentioned here that the new jobs were mostly part-time and the majority of the participants was still depending on public support. Thus, the overall cost-benefit are less positive than for the reintegration into the labour market. Analysing the cost and benefits of the program with different specification Knuth/Bockmann et al. (2012) conclude that the program is cost neutral from a financial perspective.

"[...] the success rested on the combination of individualised counselling and coaching, as well as on proactive and targeted outreaching of the employer. The quality of the pre-selection of candidates for vacancies was highly valued by small enterprises. Both older long-term unemployed people and employers assessed the programme positively (European Commission, 2012, p. 29)".

The transferability of the program „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen" is very high as local employment pacts are possible in every country. Everywhere the “people on the ground” know the local circumstance of the labour market the best and have already existing networks that can evolve into regional employment pacts. However, it might be that the strong cooperatistic tradition of the German welfare state was beneficial for the founding of the regional employment pacts. Following this argument, one would expect that the program could be transferred more easily to countries with also more cooperatistic tradition like the Netherlands. Furthermore, the success of programs like „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen" also depends on the overall situation of the labour market; if there are no free jobs no unemployed can be reintegrated. The German labour market at the time of the implementation of the program was robust and growing and, hence, it was possible to get even the low-skilled older long-term unemployed into jobs. It might be possible the program would have been much less successful in a worse general economic situation.

Older workers and unemployed were not included in the development of the measure from the start and only had few feedback opportunities.

The main lesson learned from the „Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen": the local or region matters. The initiative has shown that simple “one-sizes-fits-all” solutions, which are implemented by the national government in a top-down style should be avoided. More suitable are programs at the local level that consists of people at the ground that know the area and have the necessary networks. This means that national governments must pass the decision power (and also money) down to the local level. The second lesson to be learned, besides the importance of the regional level, is that labour market reintegration of older unemployed is possible and that this group should not be depreciated.

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6. Collective agreement on demographic change in the German Iron and Steel industry

In 2006, the social partners in the iron and steel industry in Germany implement the "Demographic Collective Agreement" to face the challenges of demographic ageing in the labour market. It was one of the first collective agreements on corporate demographic change. The aims are to create working conditions that are appropriate for older workers and thus promote the health of employees, enable them to leave the job early for retirement and rejuvenate the workforce.

Today, social partners, e.g. trade unions and their corporate representatives (work councils) and employers' associations usually play an *intermediate* role in the process or retirement policies. In 1997 Walker stated that in Europe there was no co-operation between social partners in terms of age and employment. Their respective attitudes have been inconsistent over a long period. In Germany (as well as in other EU member states) until the end of the 1990ies), among leading trade unionists early retirement was still primarily understood as an instrument of humanising the labour world of the older worker, embedded in a widespread positive "(early) retirement consciousness" among most of the older workers themselves, often seen as "cultural reward" as noted in the scientific literature (Naegele 1992). On the other hand employer's associations very often misused older workers as a "*Reservearmee*" (reservoir) in order to better adjust company's needs of labour demand to changed economic as well as market situations (Naegele & Bauknecht 2017). Until the change of the century in Germany the predominance of early retirement (very often following the motto "the earlier the better") has been practiced as a "great coalition of interests" between the state and both groups of social partners which served "successfully" for decades as starting points for the early exit policies of many companies. More recently, this seems to have changed fundamentally. This can be seen in recent efforts of some trade unions trying to regulate the in-company working conditions of an overall ageing workforce through collective and/or company agreements. Such newly completed contracts do not only mirror a change of paradigm in trade unionist's older worker policies (from "reaction" to "prevention"), but also as a conscientious new orientation in trade union's collective bargaining policies to promote industry-wide framework agreements conditions in order to regulate the demographic challenges confronting working conditions in many lines of business in Germany. Meanwhile, such collective-agreements are existing in more than 10 sectors and companies, with the iron and steel industry – presented

here as “good practice” on the meso level - and the chemical industry (BAVC 2008) as fore-runners^{2/3}.

Facts

Different organisations and institutions were involved in the development of demographic collective agreements in Germany. First of all labour-market focused policymakers reacted to the foreseeable qualified labour shortage in the wake of demographic ageing by reforms of the pension system and addressing labour market necessities. Examples being the increase of the official retirement age, closing of early retirement pathways and the strengthening of second and third pillar (occupational and private) old age security. Furthermore, the member states of the EU determined in the “Lisbon-Strategy” to raise the employment rates until 2010 for older employees (age 55 to 64) to at least 50 per cent (Katenkamp et al. 2012: 22). The employment rates for older workers is 68.6 per cent in the year 2016 in Germany whereas the EU average is 55.2 per cent (Eurostat 2018, Data: Labour Force Survey).

The social partners of the iron and steel industry had a similar problem view on the demographic ageing and similar problem solutions, however with a stronger focus on both improving working conditions (traditionally heavy workloads and – in consequence – higher work-related health risks in this sector) as well as the foreseeable labour shortage. Relevant companies (for example, corporations like *Kronos*, *Titan*, *Uranos*, *Oceanos*, *Rhea* or *Thetis* (Katenkamp et al. 2012a: 77)) and the labour union *IG Metall* agreed to the demographic collective agreement, which was one the first of it`s kind in Germany (Katenkamp et al. 2012b: 433). With over 2.3 million members, the *IG Metall* union is the largest single union in the world. The union represents employees in the metal and electrical, iron and steel, textile and clothing, information technology, wood and plastic industry. One of it`s most important tasks is collective bargaining policy (IG Metall 2018).

“The collective agreement applies professionally, regionally and personally within the scope of the Manteltarifvertrag Stahl (collective agreement)” (own translation, Tarifvertrag zur Gestaltung des demografischen Wandels vom 21. September 2006: §2). This means that the contract applies to all companies belonging to the *Arbeitgeberverband Stahl e.V.* (employers’ federation in the iron and steel industry) as well as it`s employees. The *Manteltarifvertrag* (collective agreement) governs general working conditions for employees.

As a basis for further activities, the companies need to start with an age structure analysis for each organisational unit. This analysis should consider especially the aspects of qualification

² For an overview of existing demographic collective agreements in Germany see INQUA (2014).

³ Collective agreements regulating demographic change can also be found in Finland, the Netherlands and Denmark. See Naegele & Bauknecht (2017). For Denmark see OECD (2018a), Finland (with a “long tradition of social dialogue on older worker issues since 2009), since 2011 with a compulsory comprehensive approach on age management also in the iron and steel industry (OECD 2018b), the Netherlands with a strong focus on measures to increase the employability of (partially) disabled workers (OECD 2018c)

requirements as well as burdens and hazards of work. The age structure analysis should be repeated every three to five years (Katenkamp et al. 2012a).

The measures derived from the age structure analysis need to be discussed by the employers and the works councils. Examples of such measures are listed in the collective agreement:

- Health promotion and work design including health- and age-appropriate arrangement of working conditions, work processes and work organisation
- Qualification
- Reduction of load peaks
- Change of stress
- Formation of age mixed teams
- Organisation of hours of work
- Health and work appropriate resource planning
- Motivation for employees to health-conscious behaviour
- Using overtime to reduce the working lives
- Reducing the average workforce-age by taking on trainees

According to these measures, there are a lot of possibilities but there are also no concrete instruments named. This is declared intention based on the presumption the companies should have a great scope to realise the measures (Katenkamp et al. 2012a: 27-28).

To arrange the demographic change the trade union *IG Metall* and the companies of the iron and steel industry advice the following aims in their preamble (Tarifvertrag zur Gestaltung des demografischen Wandels vom 21. September 2006: §1):

1. Create age oriented working conditions
2. Promote health and well-being of employees
3. Support and improve employability
4. Provide options for early exit and/or a smooth transition to retirement
5. Rejuvenate the workforce

The first two points are aiming at better working conditions (especially for older employees) and also try to reach fairness between generations. Furthermore, the collective agreement can be seen as a first step towards sustainable human resources policy under social policy aspects. Measures to rejuvenate the workforce are explained by industry-specific working conditions and the high average age of employees in the economy as a whole (Katenkamp et al. 2012a).

In order to reach the goals, the following measures and instruments have been contracted:

- Obligatory analysis of age structure (in cooperation with works council)
- Implement respective measures (e.g. health promotion, training, peak load reduction, age mixed teams, organisation of working time, redeployment)
- Initiative for early exit/smooth transition to retirement
- Fund “Demographic change”
- Evaluation

In consequence of the social and sector-specific constellations, the social partners came to an understanding of the demographic collective agreement and it took effect on November 1st 2006. A few days later on November 9th and 10th at the “Stahldialog” relevant companies of the business introduced their respective operational programs addressing the demographic ageing (Katenkamp et al. 2012a). As a basis for further activities, the companies implement an age structure analysis for each organisational unit. The first was mandatory to start at least nine months after the collective agreement took effect and was supposed to be repeated every three to five years (Tarifvertrag zur Gestaltung des demografischen Wandels vom 21. September 2006: §3).

Corresponding instruments for the active participation of employees are now available but have not yet been implemented across the board. The measures taken so far are primarily aimed at level of the employees and including for examples preventive health measures aimed at sustaining or even improving the health of the workers. Measures in the field of work organisation and working time arrangements, which may have a greater effect and ensure that employees can work until retirement age, are implemented in deficit. However, these measures are more complex and cost-intensive (Katenkamp et al. 2012a: 211).

Frame

The first prerequisite for a demographic collective agreement is to recognise and take seriously the challenges posed by demographic ageing. In addition to the existence of a works council, its cooperation is also required in order to motivate the workforce to cooperate. Collective agreements in the iron and steel industry are concluded between the *Arbeitgeberverband Stahl e.V.* (employers’ federation) and a trade union, primarily *IG Metall*.

A detailed age structure analysis is a prerequisite for the introduction of the measures and the achievement of potential targets. Deficit’s in the analysis can consequently lead to problems.

Potential barriers to the implementation of the measures may lie on the one hand in the unwillingness of employees and on the other hand in a lack of provision of offers on the part of companies and enterprises. A lack of human and material resources can also make implementation difficult or prevent it. Companies that are not unionised are unlikely to benefit from the demographic agreement.

Work unions play a special role in representing the interests of employees. In close cooperation with the company’s human resource management, they have a decisive role in the introduction, design, implementation and coordination of aims and measures.

The project EXTEND examines if recent and planned pension and retirement reforms and changes at the employer level aiming to prolong the working life of employee lead to growing social inequalities benefiting those able to work longer. The demographic collective agreement aims at improving working conditions (especially for older employees) and health preservation to make it possible to work longer; hence it is closely connected to EXTEND. The measures affect not only older employees at the end of their career but the whole employment biography of employees.

One aim of the demographic collective agreement is to keep older employees in the company longer and prevent them from leaving early. The collective agreement and its measures thus make a contribution to the employment of a group of people at risk of old-age poverty through early retirement. However, the above-mentioned open design means that no target-group-specific measures, such as those aimed at people with low education or woman, who are hardly represented with a quote of 8.9 per cent (Wirtschaftsvereinigung Stahl 2014), can be identified. Social inequalities with regard to the demographic collective agreement are mainly sectoral. Industries that are not supported by a strong trade union like *IG Metall* do not benefit from the demographic contract. Disadvantages, which may be more pronounced in other sectors, thus cumulate by not taking them into account. One example of such a sector is the health and long-term care sector which is specifically explored in EXTEND.

Findings

SWOT-analysis

<p>Strength</p> <ul style="list-style-type: none"> • Collective agreements accepted as one (or more) answers to demographic change • General awareness of demographic change • Positive feedback by employees and management 	<p>Weakness</p> <ul style="list-style-type: none"> • Steel-typical workplaces less qualified for new forms of age diversity • Open design leads in practice to measures to prevent behaviour • No direct measures aimed directly at persons at risk of social inequality • No evaluation in the last years
<p>Opportunity</p> <ul style="list-style-type: none"> • Open and growing design offers a variety of possibilities • Collective agreements seen as “growing” agreements which have to be developed 	<p>Threat</p> <ul style="list-style-type: none"> • (Strong) trade union influence is crucial to success • Fragmentation of trade unions

mutually between work councils and management	
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A comparison with other demographic collective agreements in the iron and steel industry is difficult, as the agreement was one of the first of its kind (Katenkamp et al. 2012b). However, as it is the first, it is by definition innovative.

The concept as a growing collective agreement with open design options offers the possibility of adapting to changing circumstances and reacting to current developments. If this aim is implemented, the collective agreement can be of great benefit to companies and employees in the long term.

The agreement took place in 2006. Between 2009 and 2011, several waves of data collection followed for an evaluation aiming at process and results. For this work councils and personnel managers were asked about the implementation of the demographic collective agreement (Katenkamp et al. 2012a). The last major systematic evaluation was published in 2012⁴.

Due to the openness and imprecisely defined measures, transferability to other industries is conceivable.

On the one hand, the collective agreement aims to keep older employees longer in their careers through age-appropriate working conditions and measures that promote health. On the other hand, the aim is to rejuvenate the workforce and make the industry more attractive for younger people. This good practice, therefore, focuses directly on older employees and actively involves them in potential measures.

The message behind this example of good practice is that companies and enterprises must actively face demographic change and the associated ageing of their workforce in order to remain competitive and attractive to new, young employees.

⁴ Katenkamp et al. (2012a).

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7. Later Life Work Index

The Later Life Work Index (LLWI) is a diagnostic tool to evaluate organizational practices and working conditions for an age-inclusive workforce. The self-assessment allows organizations to identify areas with improvement need for further investigation and intervention, as well as to benchmark results among peers. The assessment is conducted by key informants within the organization (selected managers, human resource representatives, work council members). The LLWI dimensions have been developed empirically, operationalized, and are currently being validated in an organizational study.

Facts

The Later Life Work Index (LLWI) allows organizations to evaluate their readiness to successfully employ older employees aged 55 and above up to retirement age and beyond. The index summarizes organizational practices and conditions particularly beneficial for employment of older employees (Wöhrmann, Deller, & Pundt, 2018). Following the adage “You cannot improve, what you have not measured” LLWI is intended to serve as a diagnostic tool. The assessment explicitly focuses on the organizational level and aims to identify improvement potential for organizational level outcomes as older employees’ performance, illness absence rates, and retention through the maintenance of health and motivation.

The LLWI development follows three main objectives: (1) The index shall offer a holistic picture of the most important organizational practices and conditions. Unlike most scientific studies and interventions focusing on a specific prerequisite for successful employment of older employees as e.g. ergonomic work design or an age-friendly organizational culture, the LLWI is intended to measure all relevant dimensions holistically. This holistic approach allows for comparison among different practices and conditions. (2) The assessment shall be low effort and easy to conduct in order to limit entry barriers. Thereby, the LLWI shall rather create awareness for the topic of practices and working conditions for older employees, than requiring awareness due to existing challenges and problems. (3) The operationalization shall be specific enough to allow for identification of improvement potential and to derive measures and intervention programs.

By focusing on the organization, the LLWI serves as a meso level addition to the Active Ageing Index (Zaidi et al., 2013), which addresses older individuals’ activity on the macro, municipal, regional and national level. Development of the LLWI was initiated by the “*Goinger Kreis*”, a German human resource think tank, and Leuphana Universität Lüneburg in order to transfer

evidence from individual level research on older employees’ and retirees’ work related preferences, abilities and motives into organizational level best practices beneficial for both, older employees and employers. Relevant organizational practices and conditions were empirically derived from expert interviews with practitioners, researchers and politicians from the fields of human resources, management, psychology and gerontology. The diverse expert group with wide spread industry backgrounds ensured that identified practices are exhaustive (Wöhrmann et al., 2018). The practices have further been validated by an integration with practices identified by the Age Smart Employer Award in the U.S. (Finkelstein, Roher, & Owusu, 2013). The award honours age-friendly companies in New York City and thereby identifies best practices, which have been integrated into the dimensionality of the LLWI. The index consists of nine dimensions as depicted in figure 1. The two dimensions *Organizational Culture* and *Leadership* complement seven more specific practices and work conditions. Each dimension is further detailed by 2 to 4 indicators.

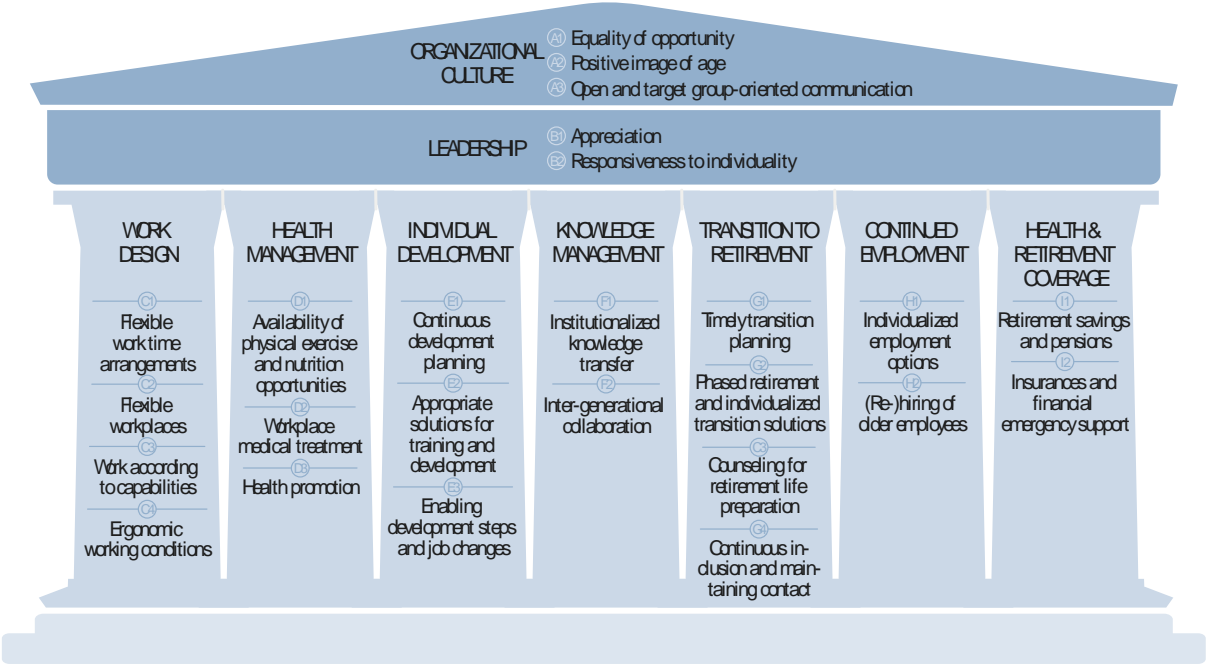


Fig. 1: Dimensions of the Later Life Work Index (LLWI)

In order to assess the LLWI within organizations questionnaires that measure the dimensions and indicators are distributed to a small, diverse sample of managers, human resource representatives and work council members within each organization. The section for each indicator comprises 4 to 8 questions. Thereby, assessment effort is kept limited (no surveying of all employees required), while ensuring a reliable assessment. The questions primarily rest on well-established instruments for the individual dimension, then shortened and transferred to the organizational level, where required. A large number of questions per indicator was then reduced to the final version of the questionnaire based on multiple smaller studies. Reliability

and criterion validity of the measures was assessed and further optimized. Results for all indicators and dimensions can then be aggregated to index values that allow for simple evaluation and comparison.

The validation of the dimensions' effect on organizational level outcomes as older employees' performance, illness absence rates and retirement age is currently ongoing within a quantitative validation study among organizations in Germany. The study is supported by "*das demographie netzwerk (ddn)*", a German network of businesses and institutions to cope with the demographic change in the work context. It is intended that the study results provide an initial benchmark data set, as well as quantitative evidence regarding the practices' effects on organizational performance and illness absence rates. The anonymized benchmark dataset shall be available as reference data for further organizations assessing themselves with the LLWI tool.

Frame

In order to extend working lives much research has been conducted focusing on the individual level preferences and motives of older employees to stay in the workforce. However, very little is yet known about the practices and conditions that allow organizations to employ older employees longer (Henkens et al., 2017). Extended working lives require both, the employees' willingness and ability to work longer, as well as the employers' willingness and ability to employ longer.

The LLWI addresses the organizational perspective of extended working lives with three contributions: Firstly, the index provides a holistic framework for organizational practices and working conditions that allows for an overall perspective. Secondly, measuring organizational practices and conditions creates awareness for potential improvements on management level, especially if results are compared to industry peers. Thirdly, we aim to validate the LLWI dimensions by showing direct effects on organizational level outcomes as performance and illness absence rates of older employees. Those effects have already been shown (Göbel & Zwick, 2013; Kunze, Boehm, & Bruch, 2013; von Bonsdorff et al., 2016), however not focusing on an exhaustive set of detailed practices and working conditions as the LLWI does. Showing direct effects would further strengthen the business rational for improvements and increase business leaders' buy-in for required interventions to improve measured results.

In order to come to meaningful results participating organizations should comprise of at least 30 employees to ensure a minimum of strategic human resource activity. Even though the LLWI dimensions apply to organizations independently of size, the operationalization requires certain organizational structures, which might not be available in smaller organizations.

Moreover, the LLWI's full potential results from the comparison among different organizations with comparable business settings. In order to relieve this potential by generating meaningful

benchmark data, the LLWI should preferably be applied within industry and employer associations. Particular interest has been found in industries and regions with skilled labour shortages.

The LLWI shows a clear connection the EXTENDs WP 7, in which different tools of age and ageing friendly human resource measures were developed and explored.

Organizations that assess themselves based on the LLWI better understand their ability to employ older employees. Based on this increase in understanding and awareness, specific interventions can support the organization in better leveraging older employees' potential.

Increased understanding and awareness for the prerequisites and opportunities of extended working lives on the organizational level will in particular benefit those older workers that have not yet considered working longer and those that are currently not attractive for the organization to retain, i.e. low-skilled and low income workers. Thus, this might also help to decrease social inequalities in extending working lives as it increases opportunities for older employees in general.

Findings

SWOT analysis

<p>Strengths</p> <ul style="list-style-type: none"> • Focus on the organization • Holistic perspective across all relevant organizational level practices • Low effort measurement instrument • Dimensionality comparable across different cultural contexts (organizations, industries, countries) • Outside-in comparison of results with industry peers 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Assessment limited to managerial perspective • Effectiveness of identified practices regarding organizational outcomes yet to be validated • Assessed practices not applicable to very small organizations
<p>Opportunities</p> <ul style="list-style-type: none"> • Allows for standardized assessment and benchmarking of organizational readiness • Creates management awareness • Unveils improvement potential and need-for-action areas 	<p>Threats</p> <ul style="list-style-type: none"> • Social desirability of managerial evaluations

To our knowledge, the LLWI is the first scientifically developed measure, which holistically focusses on organizational practices that support organizations to successfully employ older employees. Aggregating relevant dimensions into one measure allow organizations to address those on a higher management level. Moreover, a quantitative outside-in perspective based on benchmark data is not existent for age-inclusive organizational practices so far. The index will be available for reassessment in future so that organizations can track improvements over time.

The LLWI has been developed agnostically of specific industries and can hence be applied generally. However, the operationalization will be validated in Germany first and might require adaptations for different cultural settings.

Since quantitative effects on organizational level outcomes are yet to be validated, the effectiveness of measured practices can so far only be argued based on the underlying literature. Primary data will be available in 2019.

The LLWI make age-inclusive organizational practices and work conditions measurable, comparable and visible to business leaders. Measurability is important to foster organizational change. The LLWI hence contributes an important step towards improvements of organizational conditions for age-inclusive workforces and to organizations' ability to leverage the potential of older employees.

Appendix

Dimensions and Indicators of the Later Life Work Index (LLWI)

A. Organizational Culture: The organizational culture dimension includes the set standards and actions of an employer shaped by the mission and values of the organization. An organizational culture that fosters good management of employees just before and in retirement age especially promotes equal opportunities and a positive image for all age groups. Indicators are:

[A.1] Equality of opportunity: Initial conditions should be the same for every employee regardless of age. Further, no discrimination or stigmatization due to age should occur. Each employee therefore has the same opportunities, e.g. participation in training and professional qualification or in the need of downsizing.

[A.2] Positive image of age: Prevailing beliefs and attitudes regarding older employees are shaped by a positive attitude within the organization. Ageing should be understood as an individual change process of competencies, motivation, values, and behaviour. Opportunities should be recognized, valued and realized. For example, by identifying and assigning tasks which correspond to the specific competencies of older individuals.

[A.3] Open and target group-oriented communication: The organization is characterized by a differentiated image of age that is communicated through external and internal representation of the organization. This explicitly includes open and transparent exchange between employees and their managers regarding retirement and/or continued opportunities for work. Positive images representing all age groups within the employee magazine, on the intranet or website are another example.

B. Leadership: The leadership dimension includes the responsibility of organizational executives to harness the potential of employees of all ages and particularly just before and in retirement age. This is achieved through the consideration of each individual employee's strengths and by showing appreciation for their talents and contributions. Indicators are:

[B.1] Appreciation: Managers of an organization should have an appreciative attitude towards their employees of all ages, manifested through a consistent demonstration of respect and kindness. Managers should reward the experience and achievements of their employees by offering higher levels of job autonomy and responsibility. Celebrating milestones and farewells are another way to convey gratitude, particularly when an employee is going into retirement.

[B.2] Responsiveness to individuality: Managers of an organization should be sensitive to individual needs and events that occur at different life stages. They should also take into account each individual's personality and performance capability. Managers are responsible for recognizing and harnessing individual potential regardless of age and for creating performance-

enhancing conditions. Among other factors, this includes the consideration of employees' wishes and suggestions regarding the design of their work space as well as the consideration of individual life circumstances, such as the need to care for family.

C. Work Design: The work design dimension includes the adaptation of work location, times and physical space to fit the individual needs and abilities of employees, relieve strain and increase job satisfaction and efficiency. Indicators are:

[C.1] Flexible work time arrangements: The organization should allow employees to change their work time depending on individual needs. Specific solutions will depend on the nature of an employee's work. Options for flexibility could include a long or short term switch to part time, offering flextime, job sharing, the possibility of swapping shifts, and unpaid leaves.

[C.2] Flexible workplaces: When possible, employees should be able to choose their work location based on their individual needs and what is most efficient. Examples include the facilitation and technical support of home-office-solutions or the installation of silent work places within the office.

[C.3] Work according to capabilities: Employees should have adequate jobs corresponding to their individual physical and mental performance capability and resilience. If not the case, this could be realized through a temporary or permanent change to another role that is less straining. Swapping jobs or reconsidering and adapting work flows should also be taken into consideration. [C.4] Ergonomic working conditions: The work place should be designed according to ergonomic requirements and should also take into account the individual circumstances of the employee. For example occupational safety measures should be taken and supportive equipment and/or tools should be provided.

D. Health Management: The health management dimension includes all organizational activities that aim to maintain and promote employees' health and work ability. Health management should be characterized by a holistic approach addressing not only specific interventions but also health-promoting work design and leadership. Indicators are:

[D.1] Availability of physical exercise and nutrition opportunities: Initiatives to strengthen health and work ability should be offered, such as company sports activities, active breaks and nutritional guidance.

[D.2] Workplace Medical treatment: Measures should be taken to help employees avoid medical conditions and assistance to aid in the recovery of sick employees should be offered. Examples include company doctors, on-site medical check-ups and physical therapy, along with wellness programs.

[D.3] Health promotion: Measures should be taken to disseminate knowledge about healthy behaviours to help employees make responsible and healthy decisions. This could be done by providing information on healthy living. Moreover, managers should act as role models for healthy behaviours and promote a healthy work environment. This includes taking part in

physical exercise, nutrition opportunities and related programs themselves, as well as encouraging a sustainable work-life balance.

E. Individual Development: Employees should be supported in their professional and personal development during their entire work life. A special emphasis is put on the importance of lifelong learning through continued education and training. There should also be opportunities for career development through internal advancement and promotions. Indicators are:

[E.1] Continuous development planning: Planning for each individual employee's future should be done on an ongoing basis at all ages and stages of the work life. This could be done through individual meetings between managers and employees and by providing professional workshops that allow for self-reflection on abilities, competencies, and goals.

[E.2] Appropriate solutions for training and development: The organization should provide further training and education aligned with the individual employee's professional, educational, and life experience as well as with organizational goals. Further, training content and methods should be targeted towards specific groups. Examples of appropriate training and development solutions are workshops, seminars and industry conferences, training for new technologies or equipment, cross-training, and internships for people of all ages. These training and development opportunities can be facilitated onsite or through reimbursement of tuition or fees.

[E.3] Enabling development steps and job changes: Modifications to an employee's current position, function or job should be made possible to reflect the specific competencies and development interests of an individual. For example, this could be achieved by increasing job responsibilities, inclusion into other projects, or a horizontal or vertical change of position, which could also mean an additional apprenticeship or a new job within a different department.

F. Knowledge Management: The knowledge management dimension includes procedures for the transfer, exchange, and conservation of knowledge between different generations of employees. Indicators are:

[F.1] Institutionalized knowledge transfer: Institutionalized structures that transfer knowledge from experienced employees to their successors should be in place. This can be achieved through mentoring and "buddy" programs or through a systematic knowledge transfer process before employees leave the organization for retirement.

[F.2] Inter-generative collaboration: The organization should allow for mutual transfer of knowledge and experience between generations. This transfer goes in both directions, young to old, as well as old to young. It's structure is not necessarily determined by the organization. For example, collaboration can happen within intergenerational pairs or age-mixed teams.

G. Transition to Retirement: The transition into retirement dimension includes the necessary conversations, planning, and workplace solutions for any employee who is on the verge of

retiring. Information and counselling should be provided to help the employee transition. Indicators are:

[G.1] Timely transition planning: Managers should talk with employees about their personal plans for entering the retirement stage, including a succession plan. Potential transition scenarios should be actively discussed to find individual solutions, for example, through annual employee interviews.

[G.2] Phased retirement and individualized transition solutions: Generic solutions for the transition into retirement should be tailored according to employees' individual needs. Flexibility and imagination should be present when designing the employee's individual transition into retirement. Phased retirement through a gradual reduction of working time should be offered companywide. Phased retirement can take place over a shorter or longer period of time, depending on needs.

[G.3] Counselling for retirement life preparation: Organizations should support their employees in preparing mentally for the life change of retirement by providing advising and counselling. Employees should be motivated to actively design their retirement life prior to transition. For example, individual preparation can be fostered through a structured approach that reflects individual expectations and plans. There may also be opportunities to establish alternative activities beyond employment.

[G.4] Continuous inclusion and maintaining contact: Tools should be in place to maintain contact with employees even after their retirement and to help them stay engaged as part of the organization. This could be facilitated through an active management of relationships by means of an alumni network, invitations to organizational events or by allowing for voluntary work.

H. Continued Employment: The continued employment dimension includes the organizational design and employment options for employees at retirement age. This includes former employees of the organization as well as external employees looking for continued employment.

[H.1] Individualized employment options: Employment options for individuals, who would otherwise be fully retired, should be offered systematically. To ensure employment options are meaningful for both the organization and the employee, integration of those employees into the organization should be strategically planned. For example, they might be brought in on a temporary basis at peak production times. Tasks and work time should be adaptable to the individual employee. This can be achieved through alternative contract forms such as consulting and mentoring work or flexible work time arrangements with generally fewer hours than a full-time position.

[H.2] (Re-) hiring of older employees: Older individuals, particularly including already and almost retired employees should be specifically addressed by job marketing, hiring and re-employment processes. This is achieved through age-friendly communication of job offers and

the use of alternative marketing paths to address external as well as internal individuals. This explicitly includes employees with long careers in other industries or companies.

I. Health and Retirement Coverage: Organizations should support their employees with retirement savings and insurance coverage, if not sufficiently provided by public systems. Requirements vary due to different regulations and social systems. The support may be a direct financial benefit or put into practice as individual planning and assistance.

[I.1] Retirement savings and pensions: Employees should be offered options for retirement savings, if not sufficiently covered by public systems. Organizations may include pensions and retirement saving accounts into their full compensation packages, offer optional saving possibilities to be opened by the employees individually, and support their employees in timely planning and organization of their retirement savings.

[I.2] Insurances and financial emergency support: Organizations should offer health related insurance coverage, if not sufficiently covered by public systems. This includes (additional) health-, disability-, care- or life insurances, which particularly cover risks that increase with age. Additional financial support may be offered in case of family emergencies, as e.g., in a case of nursing care or child sickness.

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8. FIOH Life Course Management – concept as a good practice

The aim of the Life Course Management-approach is to produce more healthy and sustainable work careers throughout working careers by fostering individuals' career management in career transitions and linking these activities with the aim of improving workplace management. This is expected also to increase motivation, participation and productivity in working life. Life course management utilizes knowledge of life phases, age groups and career situations, but complements this with bottom-up approaches highlighting the proactive possibilities of individual employees in managing and controlling their own career as a central resource for well-being and productivity. For more than 20 years, FIOH has developed interventions targeted at different career phases and transitions, such as from unemployment to employment, from school to work, and support for career management and career motivation among middle-aged and senior employees. Results of the effects of these interventions show that these interventions were successful in supporting good-quality careers and well-being of individuals in education and at workplaces. Over the years, a comprehensive collection of interventions covering career phases throughout working careers has been developed, tested and disseminated at FIOH.

Facts

FIOH has developed several intervention programs which can be used for supporting working careers of people in different career situations at the workplace level, especially during career transitions or changes (Table 1). Supervisors and management are encouraged to participate in supporting the effects of these training with information on different career phases and introduction of the basic idea on life-course management's bottom-up approach. Upper management is included in the strategic life-course management workshop including information on benefits of life-course approach, and practical support for implementing the employee-level methods as part of organizational activities. Supervisors also benefit from their own peer group activities, which can focus on developing their own role as supervisors or their own careers and well-being. These forms of strategic life-course management activities are provided by FIOH.

The results from the effects of the interventions show, that especially individuals in vulnerable situation benefit the most, thus addressing social inequalities This means that group programs may be implemented among vulnerable groups, for instance, employees facing changes at work. The programs focus on individual employees and their resources which are strengthened during the group-based training. During the pilot trials, about 200 trainers have been trained, and the programs have been implemented among thousands of participants.

Program: Career phase	Target group	Aim	Trainers of the program	Effects of program (RCT design)
Towards Working Life: Transition to secondary education	Pupils graduating from primary school	Improves selection of educational path and mental well-being and prevents dropout from education	Tutors/teachers at primary school	Decreased later symptoms of depression and school burnout among risk groups and strengthened the role of adult teachers in career management of pupils (Vuori et al., 2008; Jokisaari & Vuori, 2011)
From school to work: Transition from vocational education into working life	Graduates from vocational schools	Supporting good quality employment	Teachers at vocational schools	Enhanced employment especially in good quality jobs, and decreased symptoms of depression among risk groups (Koivisto ym., 2007)
Towards Successful Seniority: Risk of disability due to mental health reasons at mid-life	Middle aged (40+) employees in strainful career situations	Support for coping at work and early prevention of work disability due to mental health problems	HRM at workplaces (or respective support staff) and OHS	Decreased depressive symptoms, retirement intentions, especially among employees at risk of depression (Vuori et al., 2012) or with high job strain (Ahola et al., 2012). Decreased long sickness absences (Toppinen-Tanner et al., 2016).
Taidot työhön (to be published in 2019): Risk of lack of competencies for employability at mid-career and beyond	Middle-aged (40+) employees in need of updating their skills and competencies	Enhancement of career planning and competence development at mid-career for sustainable employability	Career coaches at Universities or at Social partners, employment experts, HRM at workplaces	Increased self-efficacy for recognizing one's own skills and competencies and career planning, and preparation against setbacks related to employability (Toppinen-Tanner et al., 2018).

Work engagement for seniority years: retirement transition	Senior employees (55+) approaching retirement	Increasing work engagement at late career	HRM at workplaces (or respective support staff) and OHS	Decreased perceived age discrimination especially among less educated and those with younger manager. Increased work engagement and future perspective at work (Vuori et al., 2017)
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Table 1. Intervention programs and their aims and main results.

The central influential mechanisms of the intervention programs focus on enhancing career management preparedness. This is enhanced by applying a training which focuses on individuals' career management self-efficacy and preparation for dealing with career setbacks (Vuori & Vinokur, 2005). It is assumed that students or employees who feel confident with their own late career management skills and are emotionally ready to deal with setbacks, are well prepared and motivationally ready to manage their career (Vuori & Vinokur, 2005). During the training e.g. confidence is promoted by recognizing and optimizing participants' self-efficacy towards intervention-specific skills and competencies as well as helping participants to prepare to confront career setbacks and barriers. The training is based on active learning, problem solving and practising. In addition, peer support and positive feedback are essential elements of the training.

Frame

The Finnish Institute of Occupational Health (FIOH), is an independent public law organization operating as a research institute in the administrative sector of the Ministry of Social Affairs and Health. For over 70 years it has been working in research, development, and services to improve quality of working life and to increase health and well-being of employees. Working careers and enhancing work ability of employees are among the focal strategic aims of the FIOH.

The need to focus on measures to promote participation in working life relates to two demographic megatrends in Finland: ageing and low birth rates. Finland has been among the first countries in Europe to face the rapidly changing age distribution of the workforce. The need to support sustainable working life has been acknowledged in many governmental programs during the last decades.

The aim of more sustainable careers has been widely acknowledged, but the focus of workplace-level actions was initially mostly on age management focusing on older workers (Ilmarinen, 2012). System-level changes, such as raise of statutory retirement age, put pressure on workplaces to invest in sustainable employability, because costs of disability pensions for

the workplace were high. Since long careers were predicted by quality of working life, it seemed necessary to invest in developing working conditions and management in order to avoid early retirement due to work disability (Wallin & Hussi, 2011). These early phases of age management tradition emphasized investment in developing leadership and HRM activities, as well as, promoting work ability, lifelong learning and age-friendly work arrangements at workplaces (Ilmarinen, 2012). The purpose was to maintain the capability and willingness of workers to remain in work beyond ages at which they previously retired by focusing on maintenance or development of employability, motivation, and health (Kooij, 2010; Ybema, van Vuuren & van Dam, 2017). Several good practices on age management were recognized, although there was a lack of evidence on their efficiency. Despite the development of the approach over the years from mostly reactive workplace level measures towards more proactive and promotive actions (Baldauf & Lindley, 2013; Naegele & W, 2006; Wallin & Hussi, 2011), workplace level measures and practices (top-down) were however, still at the focus of age management practices. Even the most 'mature' and 'advanced' phases of age management, which included life-course approach taking into account all age groups and individual employees, was emphasizing the role of HR policies and practices in implementing it (Wallin & Hussi, 2011).

During the last few years, it has become clear that changes in working life are not only structural but also increase demands for learning new skills and for self-management. These developments are changing the roots of contractual nature of jobs, which means that employment is more insecure than before, and employability is individualized so that everybody has to take more responsibility for their own careers. As a consequence, career management skills become even more important than before.

Therefore, complementing organizational measures with bottom-up approach building on individual resources and enhancement of individual agency entails possibilities for even more positive outcomes. The studies on the effects of the interventions for different life-phases show that in addition to increasing subjective well-being (Ahola et al., 2012; Vuori, Toppinen-Tanner & Mutanen, 2012) and strengthening intrinsic motivation (Salmela-Aro, Mutanen & Vuori, 2012) and work engagement (Vuori et al., submitted), intentions to participate or actual participation in work (Toppinen-Tanner et al., 2015; Vuori et al., 2012) could be increased with group interventions focusing on improvement of career management.

These group programs share some common elements. The training is implemented in schools or at workplaces, where trained trainers facilitate group discussions and run the program. The role of the facilitators is to encourage positive atmosphere, peer-support, and active participation of the group. Each program has a schedule and standardized manual for all the tasks implemented. In most of these programs, the manual is also available in English. In practice, there are two facilitators and about 15 participants in each group.

The FIOH Life-course approach supports the main goal of the EXTEND; which is to reduce social inequalities in extending working careers. The goal of the Life-course management approach

is to strengthen sustainable careers and participation in working life, focusing especially on those individuals at risk of dropping out or losing resources. The results of the effects of these studies show that these programs have been successful in decreasing risk of disability (Ahola et al., 2012; Toppinen-Tanner et al., 2015) and increasing work motivation, engagement, and future perspective (Salmela-Aro et al., 2012; Vuori et al., 2017) especially among those who initially were suffering from symptoms of depression or had lower basic education. The programs highlight resource-oriented perspective and emphasize the development and change potential of employees.

Findings

SWOT analyses

<p>Strengths</p> <ul style="list-style-type: none"> • Comprehensive concept and tools for workplace life-course management • Bottom-up approach • Efficacy proved in the RCT study • Benefits especially employees with fewer resources • Empowers both participants and trainers • Standardized manuals and training available even in different languages • Combination of research and development funding and productization guarantees continuity 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Challenging to apply in small organizations • Cost-benefit analysis has not been done • No web-based implementation
<p>Opportunities</p> <ul style="list-style-type: none"> • Web-based solutions • Transferable to different organizations and cultures • Cost-efficient due to group-based learning • Trained trainers can implement different programs 	<p>Threats</p> <ul style="list-style-type: none"> • Organizations do not necessarily recognize the benefits of prevention • All employees in need do not necessarily participate

Life-course management is *innovative* because it is a bottom-up approach focusing on finding solutions to employee-level problems in peer groups by enhancing individual resources. This

kind of approach is unique and complements organizational top-down approach of investing in good policies to support employee groups and individual employees. This approach has demonstrated its efficacy in the randomly assigned field experimental studies (RCT), is continuously developing new applications to respond to needs arising from working life and has been transformed into service products thereby also increasing its *sustainable* (i.e., long-lasting) new development.

According to our experiences, the Life-course management-concept is *transferable* and can be used in both public and private organizations in different areas of business and in different countries and cultures. Thus far, the positive results of the program have been reported in a wide variety of Finnish organizations representing public and private sector and different branches of economy and the programs have also been disseminated to some other countries.

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9. Human Resource policies in the South Yorkshire Housing Association

South Yorkshire Housing Association have a broad range of policies that are heavily geared towards diversity, flexibility and supporting employee wellbeing, including: discounts on health services/products, re-skilling the workforce for digital technology, adjustments for disabilities, flexible working in recognition of care responsibilities, regular meetings with employees and their representatives, generous sickness allowance, and yearly evaluation of employee engagement. Equality impact assessments are conducted up front. The motivation to develop these policies was not in relation to inequality per se (though there is a commitment to and policy on equality, diversity and inclusion) but to be a competitive employer and retain staff.

Facts

The SYHA was established in 1972. They are a not-for-profit organisation providing local housing and care and have around 400 staff. Around 60% of their work is providing care and support to the vulnerable. SYHA is a socially conscious organisation. They have an equality, diversity and inclusion policy, and their strategic plan discuss poverty and inequality, as well as the challenges for particular groups such as young people, in securing housing. SYHA staff have an average age of 42 and the organisation states that the ageing workforce is critical as they do not want to lose staff with vital skills and expertise. SYHA currently have an 'ambitious transformation agenda' for the next 3 years, which involves restructuring and reskilling their workforce given recent developments in digital technology, while focussing on employee wellbeing.

SYHA seem to include staff well in these processes, meeting weekly with a 'joint negotiating group', which discusses any issues affecting staff. There is also a consultation process, which starts with the negotiating group and is then expanded more widely to those impacted. SYHA states that their HR policies were not specifically geared towards age management but more towards having a 'diverse, agile and productive workforce', to be competitive as an employer, and to keep their staff well. They admit that one area where there are lacking is having a decent outplacement/retirement package, which is due to be rectified. Relatedly, they state they need to focus more on succession planning i.e. around the aspirations of the workforce regarding career development – turnover for managerial positions is low.

Health promotion is a central part of the staff benefit's package. This is 'selected to appeal to the needs of a diverse workforce', and includes:

"A discount scheme on wide range of services and products, Westfield health [a not for profit health provider who provide health and wellbeing plans and insurance schemes] with a robust

medical support package (doctor line, second opinion, counselling, contributions towards physiotherapy, glasses etc. Generous sickness entitlement – 6 months' full pay, 6 months half pay. Flexible and agile working, - not specifically targeted at age but much more about having a great work/life balance, specifically in recognition of caring responsibilities and the fact these often increase with an aging workforce."

The organisation also supports workers' health by supplying for example glasses or hearing aids, and specialist chairs if one is needed.

Many staff had taken advantage of the flexible working arrangements, and the organisation seemed very open to accommodating requests, though some employees reported that they needed to be strategic in how they make requests (i.e. fitting in with the organisation's needs). Older workers specifically talked about how flexible working had allowed them to look after their parents or their children or grandchildren, and a manager reported that staff have said they carried on working due to these possibilities.

As well as health promotion and flexible working, the SYHA also have an extensive training programme. This helps to make sure that all staff, including older staff, are well-trained for their role. There was a slight emphasis on statutory training however, and no older working specific training. This was well-summarised by one of the workers:

"You know, I would say the training, as time's gone on, has been less person centred. It's been...it's cost ... You need first aid, you need health and safety, you need lone working risks. You know, you need your basic ones. So, when you're saying, oh I fancy learning about so and so, I could apply that to this job, that's not been as good the last few years."

The HR policies in SYHA have been in place for the last ten years, and resulted from the involvement of HR, managers, unions, and employees via staff surveys. SYHA state that women are much more likely to access the full range of benefits they offer. They conduct an equality impact assessment to identify negative impacts of policies on all areas of diversity including age and they build this into their planning and consultation. They also hold 1:1 supervisions and annual reviews – again, tailored to the needs of the staff. Most recently, they are looking into agile / homeworking through the application of better technology.

The overall aim of the HR strategy is geared towards equality, diversity, and inclusivity. Policies were implemented with 'a recognition that different people need different things at different points in their career'. The motivation was to be a competitive employer and retain staff as much as possible. The benefits package has been in place for around the last ten years and is ongoing and always in development. The outcome appears to be staff retention and engagement. They have an annual staff engagement survey run by an external organisation which they state 'provides a fair barometer on how people feel about working for us'. This survey has found that employees aged 16-24 and 45-60 are most engaged.

This good practice emerged from a case study carried out for WP 7 on the social care sector and is also relevant for WP 2 because a high proportion of frontline care staff are part-time

women (also with a lot of agency workers), as well as work packages looking at the relationship between working conditions, health/wellbeing, and retirement.

Frame

One of the preconditions for the SYHA may have been that since it`s inception it has been an organisation conscious of equality, diversity and inclusion. This of course helps to create the conditions for managing a workforce with these values. The fact that they are a not-for-profit organisation may mean that staff concerns take a higher priority over capital accumulation. As is always the case, one barrier is costs. Although the organisation is a not-for-profit, they nonetheless have keep sound finances and manage costs. Implementing unlimited flexible working, the highest quality healthcare insurance and highly tailored career development training would be prohibitively costly. SYHA seem to strike a good balance here. Key is understanding the human resource returns on policies focussed on people. Something that seems to have helped in the SYHA case is ensuring all affected parties are included in the design and implementation of policies e.g. including worker representatives and trade unions.

The practice is not specifically geared towards social inequality, but it is driven by the values of equality, diversity and inclusion. As stated, SYHA conduct equality impact assessments before implementing policies. Although measures are not targeted at specific groups it seems that women in particular take more advantage of the full range of the employee benefit`s package.

Findings

SWOT Analysis

<p>Strength</p> <ul style="list-style-type: none"> • Underlying strong organisational values • Willing and supportive staff • Policy effects on employees assessed • Forward-thinking e.g. a 3 year strategy and anticipation of digital technology 	<p>Weakness</p> <ul style="list-style-type: none"> • Lacking in outplacement/pension policies • Men underuse employee benefit`s • Uncertainty how much agency workers/front line care staff can benefit
<p>Opportunity</p> <ul style="list-style-type: none"> • Emphasise to all staff available benefit`s • Development of outplacement/pension policies • A focus on longer term human resource returns on investment in good HR 	<p>Threat</p> <ul style="list-style-type: none"> • There may be a risk that future digital technologies/work from home policies alienate older workers • Costs need to be managed

The practice seems innovative, though to judge this sufficiently would require knowledge of HR policies in similar organisations. The practice is sustainable so long as the policies adapt to changing circumstances which seems to be the case. The policies need to keep up with technological advancements, being mindful of how these might impact older workers (for example, e-learning based training).

Evaluation of the practice tends to be in the form of SYHA's figures on staff and an annual engagement survey. There appears to be no formal evaluation of the HR policies per se. Nonetheless, SYHA HR policies would seem transferable to other social care organisations, but this would depend on 1) size of organisation (needs to have the resources and scale of workforce) 2) the organisation having an underlying ethos of diversity, inclusion and equality. It might also possibly depend on 3) not-for-profit status, because for profit organisations might be more likely to employ precarious (e.g. agency) workers with a very high turnover and very low staff rights and benefits.

Staff seem to have the opportunities to input via the annual engagement survey the joint negotiating group, which feed into a wider staff consultation process. It is unclear to which extent staff from across the organisation exercise these opportunities for engagement.

The resources required to be supportive of staff in a tailored way depending on their needs are minimal compared with the beneficial effect on the organisation, with the possible upshot that all employees, including older employees, are more likely to stay in their jobs and be productive for longer. The main beneficial policies SYHA has are around flexible working and health promotion, which fosters a culture of feeling supported.

10. Age-friendly Human Resource Measures

The Sozial-Holding der Stadt Mönchengladbach GmbH is an example of a good practice in the health and social care sector. The example describes an organization that follows a comprehensive age-management strategy integrating multiple programs. Measures that have been implemented include health promotion, flexible working hours, qualification and lifelong learning, recruitment, career development and the transition into retirement. Latest developments were made especially in training/qualification of older employees and with respect to the transition into retirement age. Considering the prevention of social inequality, in particular the efforts of offering every employee, regardless of age, the chance for further qualification and competence development needs to be emphasized.

Facts

Against the background of ageing societies, the health and social care sector (HCS) is of particular relevance: It is not only the ageing of society that is responsible for a rising demand of care workers, but also changing family and household structures as more persons are living alone and depend on professional or informal care. The HCS is currently characterized by a lack of skilled workers due to the rising number of persons in need of care as a consequence of demographic changes: Germany has one of the highest vacancy rates in this sector in Europe (2.9 per cent, Eurostat, 2018a). The overall workforce in the HCS is older than in other sectors. Considering the age group of 50 to 74 years, the HCS shows, compared to all economic activities, higher increases: While in 2010 1.3 million people aged 50 to 74 were working in this sector, the amount increased to almost two million in 2017 (Eurostat, 2018b). One-third of workers are at least 50 years old and will leave the labour market within the next 15 years (Schulz & Radvanský, 2014). Furthermore, workers in the HCS are faced with (physically and mentally) challenging working conditions leading to absenteeism, decrease in well-being (e.g., higher job exhaustion), and even dropouts (Leinonen, 2011).

The main aim of work package 7 of EXTEND was to analyze how individuals, as well as organizations, deal with policy reforms on extending working lives. To understand whether there are organizational measures aimed at supporting (older) workers and how those are organized, we conducted case studies in care organizations in (out-patient and hospitals) in all three countries. We carried out semi-structured interviews on-site with employees and representatives of management. The interview guidelines covered several themes (i.e. organizational background and structure; current challenges in the HCS from an organizational and individual perspective; implemented age-management measures including their aims and impact). Based on the findings of the WP, we have identified the Sozial-Holding as a good practice at the company level.

The *Sozial-Holding der Stadt Mönchengladbach GmbH* is an umbrella organization that is partly owned by the municipality of Mönchengladbach. It coordinates community care services for the elderly and other care services, integrating them under one umbrella. In total, more than 600 employees provide care or nursing services. The organization has a long tradition in human relation (HR) measures and age-management⁵ and has several times been awarded for their commitment. The first measure, a health program, has been launched over a decade ago (2002), a considerably long time period. Since then, there have been multiple new programs and measures tested and implemented and future ones planned.

Frame

The Sozial-Holding is considered a good practice due to its human relation policies and in particular its age-management activities. In contrast to other organizations within the health and social care sector that have been analysed within EXTEND the Sozial-Holding follows a strategic age-management approach and has not only implemented single measures. Instead, the company follows a holistic approach that targets almost all domains of the employment cycle⁶. Age-management is not understood as a concept only for those beyond a certain age threshold but for all employees. However, there are single measures that target only people close to retiring. First steps have been taken 15 years ago and have constantly been improved. The motto of the age-management policy is 'we are older than 50 – so what!' ("Älter als 50 – na und!").

Age-management is seen as a strategy to personnel commitment as well as recruiting new workers, including older and experienced ones. Several age-management measures have been implemented:

- Health promotion targeting all employees was one of the first programmes tested and that is still running. As part of this, health circles have been installed. Those circles aim at developing new measures which are then implemented.
- Employees have the opportunity for vocational training. For instance, if someone who has worked in service (e.g. in the kitchen) is interested in becoming a

⁵ "Age management means managing the work ability of personnel and the success of the enterprise. It is the everyday management and organization of work from the viewpoint of the life course and resources of people whether the changes are caused by the ageing process or by other age-related factors." (Ilmarinen, 2005: 233). Another definition is provided by Walker (2005: 685): „various dimensions by which human resources are managed within organizations with an explicit focus on ageing, and, also more generally, to the overall management of workforce ageing via public policy or collective bargaining." Consequently, age-management does not focus on people of a certain age but instead includes all employees.

⁶ The employment cycle starts with the recruitment of new employees and covers all phases until the retirement transition.

care helper or a certified nurse, this is supported by the organization. This opportunity is provided regardless of age. In one example, someone aged 50 plus wanted to undergo an apprenticeship as a nurse.

- Also, employees have the opportunity of working past retirement on 450 Euro/month bases. Whenever an employee is about to retire, an “exit-talk” is scheduled involving the employee it`self and the CEO. One aim of this talk is to provide him/her the possibility to continue working past retirement – if this is also the interest of the employee.
- Another aspect that can be mentioned is the fact that the Sozial-Holding pays according to the collective agreement – which is not a common practice with the social care sector in Germany. This helps to address one of the main problems of the sector: The lack of acknowledgement of care work.

Findings

The aims of the measures listed above are manifold. First of all, this helps to fight the current lack of skilled workers within the health and social care sector. Secondly, it gives a competitive advantage over other companies as it increases the attractiveness as an employer. And, finally, it helps the (older) workers as they are provided with more options and rooms for manoeuvre. Age-management can lead to a triple win: for the employer, the employees, and the society. In particular such a strategic age-management approach is rarely found in the health and social care sector. Comparable approaches only focus on single measures without paying respect to the ageing of employees.

However, there is still room for improvement. Most notably, this includes the fact that the measures have not been systematically evaluated. It has been reported that the measures are a success and that they have been rated positive by the management as well as the employees. Nevertheless, how these measures are accepted, if they lead to a higher job satisfaction, and who uses them, is not clear. Especially the last point is of relevance with respect to social inequalities as this could actually increase inequalities within the organization in case mostly the higher qualified personnel makes use of them.

SWOT analysis

Strength	Weakness
<ul style="list-style-type: none"> • Strategic age-management approach, not only single measures. • Running for several years. • Has positive feedback by the employees and the management. • Leadership 	<ul style="list-style-type: none"> • No systematic evaluation, neither of the process nor the outcomes. • Could increase inequalities within the organisation as it is not clear who benefits most.

Opportunity	Threat
<ul style="list-style-type: none"> • Scaling up (internal as well as in terms of transferability) • Already implemented measures make it easier to test new ones. 	<ul style="list-style-type: none"> • If other organizations copy the approaches, this lowers the competitive advantage. However, as some measures have been running for quite some time and have not been copied, this risk seems low.

One of the main drivers behind all activities seems to be the CEO who sees age-management from a strategical angle and who has triggered many of the named examples. This underlines that leadership plays an important role in the context of HR-measures.

Social inequality in the health and social care sector is found, among others, with respect to the qualification level of employees and, as a result, in low pensions. As a consequence of the lack of skilled care worker, many people have been trained as care helpers (Altenpflegehelfer) who earn significantly less than fully trained care givers. Against the background of a high share of female workers with fragmented careers, and the challenging working conditions, physically and mentally, the risk of age poverty is comparably high. Giving employees not only the chance to work after retirement helps decreasing age poverty, at least as long as people are able to work. The same is true considering lifelong learning and qualification even in later career stages.

The transferability depends on the measure, as several have been implemented as part of an age-management strategy. However, the transferability of most measures can be considered as very high. For instance, basically every organization can ask their employees to continue working after retirement on a limited basis. Offering older employees the chance for further qualification, could be more difficult to realize as this depends on the size of the organization. While it seems to be easier for medium and large sized companies, this could be a challenge in smaller organizations. Another aspect that could hinder the transferability is the heterogeneity of the HCS in Germany with its multiple types of carriers (municipality, church, private).

It can be said that, based on the findings of WP 7, the innovation level is quite high. However, this might only be true compared to other organization within the same branch as the measures described could be “old news” in other sectors. Given the fact that this GP is based on the whole strategy of an organization, and not a newly developed program, it can be considered as innovative.

Although there are a lot of different measures with respect to age-management, not many organizations within the health and social care sector seem to be aware of age-specific approaches in general and even less seem to follow a comprehensive age-management strategy. While this is only a hypothesis, it needs to be clarified how promising age-management approaches can be transferred to other organizations and hence be scaled. Taking the example

of post-retirement employment, it seems to be comparably easy to realize and implement. However, there seems to be a lack of awareness of such approaches within the health and social care sector (and beyond).

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11. Engagement for Late Career as a Good Practice

The main aim of the “Engagement for Late Career” (ELC) program is to reduce senior employees’ (55+) perceptions of age discrimination at work and increase their engagement for their current working career. The program is based on recognizing and optimizing employee’s own personal resources. In the program employees’ late career management preparedness (i.e., career management self-efficacy and preparation for dealing with career setbacks) is fostered using a peer group training in the organizational context. The successfulness of the program has been demonstrated in a randomized controlled trial: after the training participants reported lower perceived age discrimination, and better work engagement and future time perspective at work. Participants with lower education and younger supervisor benefitted the training most.

Facts

The Finnish Institute of Occupational Health (FIOH) has developed the ELC program in the 2010s on the basis of FIOH’s previous successful group intervention programs for middle-aged employees (Ahola et al., 2012; Salmela-Aro et al., 2012; Toppinen-Tanner et al., 2016; Vuori et al., 2012). The ELC is a part of FIOH’s concept of life-course management focusing on fostering individual’s career management in career transitions and strengthening participation in working life. The ELC, as a resource-based training program, aims to enhance senior employees’ (55+) late career management preparedness in a participatory group process. The program is applicable to all kinds of work organizations. It focuses on individuals and their resources which are strengthened during the group-based training in the organizations. During the pilot trials, the program was conducted in 17 different organizations. Over 300 employees with the mean age of 58 participated in it during the years 2015-2016.

The ELC program is applied in motivating the senior employees to retain their working career until and beyond the retirement age and manage the challenges of the rapidly changing career environment. Better preparedness for late career management is expected to result in lower perceptions of age discrimination at work, work disengagement or thoughts of early retirement. Late career management preparedness is enhanced by applying a training which focuses on employees’ career management self-efficacy and preparation for dealing with career setbacks (Vuori & Vinokur, 2005). It is assumed that senior employees, who are confident with their own late career management skills and emotionally ready to deal with setbacks, are well prepared and motivationally ready to manage their career (Vuori & Vinokur, 2005). During the training senior employees’ confidence is promoted by recognizing and optimizing their self-efficacy towards skills, work ability and employability as well as helping them to prepare to confront career setbacks and barriers. The participants are also expected to adapt to their role

as a senior employee, see their late career as meaningful, make new plans and set goals, and evaluate positively their possibilities and capacities for achieving these goals.

In the training the following procedures are followed: The goals are first identified in peer groups, then solutions and tasks for carrying out these goals are defined, and lastly the required skills and actions are practised in small groups. The participants exchange their practical ideas and learn concrete tools for managing their late careers. With regard to preparedness to career setbacks, the participants share their experiences of setbacks and barriers during their late career and empathize with the feelings which these experiences arise. After the discussions, participants define plausible solutions to these setbacks and barriers and practice them in small groups. Altogether, the training is based on active learning, problem solving and practising. In addition, peer support and positive feedback are essential elements of the training.

Frame

The pressures for longer career are widely acknowledged, but there is a lack of effective strategies for boosting employees' engagement at work and reducing thoughts of early retirement. This has offered a starting point for the ELC program. Thus far, age management programs that have been implemented in the organizations have usually been directed primarily from top to down. The ELC program brings the bottom-up perspective to the process: it considers the employees as active participants who cultivate their own and their peers' positive worker identities and thus produce the potential change by themselves. Nevertheless, for a successful implementation of the ELC program, support and organizational follow-up processes from leadership, availability of committed trainers and voluntariness of participants are crucial *pre-conditions*.

The training in organizations takes 16 hours and the trainers are ideally employees from the organizations (e.g., personnel from the HR departments, industrial safety delegates) but can also come from pension or occupational health companies. The trainers participate in a trainer's training (20 hours) at FIOH and obtain a certificate to work as a group *facilitator*. The trainers facilitate group discussions, encourage active participation and model, for instance, role play situations. The trainers execute the training by following the instructions of the standardized manuals developed by the FIOH. The user-friendly Trainer's Manual and Participant's Workbook are both available in English. The training is conducted by two trainers. An optimal group size is 10-15 participants.

The ELC program has also some *challenges*. First, in small organizations the training needs external actors for applying it and expenses related to the training may be difficult to cover. Second, it is also possible that organizations are not keen to participate if they do not readily recognize benefits of preventive actions for them. Furthermore, all employees do not necessarily feel comfortable with group training and discussions and therefore hesitate to participate.

The ELC program *supports the main goal of the EXTEND* by enhancing senior employees' motivation to stay employed longer, which, in turn, may extend their working lives and delay their early retirement. Moreover, the pre-assumption of the ELC program is that the senior employees with fewer resources (i.e., lower education) would benefit from the resource enhancing training the most. It is believed that the employees with lower education see the risk of losing their working careers as more substantial due to their greater perception of age discrimination (Chou & Choi, 2011). The perception of age discrimination may result from employees' experiences that their skills and performance are not valued at work and they have fewer opportunities to compensate their age-related declines in health, for example, with more cognitive-based tasks. The ELC program focuses on decreasing ageing employees' perception of age discrimination by enhancing their self-efficacies regarding seniority skills, such as assertiveness against age discrimination, recognizing own strengths and sharing experience-based knowledge with colleagues and their confidence in dealing with career setbacks. With this respect, the ELC program also shares the focal objectives of the EXTEND focusing on social inequalities and the practices that might mitigate them. The ELC program also highlights resource-oriented perspective, which relates to the human capital approach of the EXTEND and emphasizes the development and change potential of employees. In addition, while enhancing late career management preparedness, work ability and employability are defined as central individual resources in accordance with EXTEND.

Findings

SWOT analysis

<p>Strengths</p> <ul style="list-style-type: none"> • Bottom-up approach • Efficacy proved in the RCT study • Benefits especially senior employees with fewer resources • Empowers both participants and trainers • Standardized manuals 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Challenging to apply in small organizations • Cost-benefit analysis has not been done
<p>Opportunities</p> <ul style="list-style-type: none"> • Transferable to different organizations and cultures • Cost-efficient due to group-based learning 	<p>Threats</p> <ul style="list-style-type: none"> • Organizations do not necessarily recognize the benefits of prevention • All employees do not want to share their experiences with colleagues

The ELC program is *innovative* as it has a bottom-up approach in finding solutions to employee-level problems in peer groups by enhancing individual resources. This kind of approach has rarely been implemented in the organizations in promoting employees' longer career. In addition, the ELC program is a part of larger career management concept changing the focus from purely age management issues to employees' life-long career and career transitions. This approach has demonstrated its efficacy in the randomly assigned field experimental study (RCT) study (Vuori et al., 2018) and can thus be seen as a *sustainable* (i.e., long-lasting) new development.

The ELC program is, to our knowledge, the first behavioral intervention program among senior employees the efficacy of which has been *evaluated* in a RCT study (Vuori et al., 2018). In fact, the RCT is the most recommendable and reliable method in order to demonstrate the efficacy of intervention programs (Bloom, 2006; White 2013). The RCT study revealed that the group training actually increased senior employees' late career management preparedness immediately after the training and decreased their perceived age discrimination and increased work engagement and future time perspective at work at six months follow-up. The results showed that the senior employees with enhanced late career management skills perceived their work environment as more age friendly, which gave rise to their work engagement and future time perspective. Thus, it seems that enhancing employees' resources for proactively managing their own late career and adapting to the role of a senior employee can produce longer-term beneficial effects on their career and motivation. The RCT study also indicated that the training benefitted most the senior employees with a lower level of education and those with a younger supervisor in terms of lower perceived age discrimination.

The successfulness of the program has also been assessed by the participants and facilitators of the group training. Their positive feedback demonstrated the utility of the program. According to the participants, the training provided them practical tools for dealing with age prejudice, taking care of themselves, coping with possible changes, taking care of social networks, and planning for their future. They also felt that the training motivated and empowered them and raised their self-confidence. The facilitators described how the group discussions offered them new insights and empowered them. The organizations especially appreciated, how the senior employees who participated in the training became more proactive and motivated at work. Moreover, they saw that the group discussions were useful for their aims to maintain focal organizational competencies while experienced employees were retiring. Many of the participating organizations were also interested in continuing and disseminating the program based on their own positive experiences on the effects of the program.

What comes to *transferability* of the ELC program, we do not see any limitations why it cannot be applied successfully in both public and private organizations in different areas of business and in different countries and cultures. Thus far, the positive results of the program have been reported in various Finnish organizations (i.e., 17 private enterprises and state and municipal offices). In addition, the phenomena related to late career management preparedness (i.e.,

skills, work ability, employability, preparedness against setbacks) are common to all employees and work organization. In middle-sized and big organizations, the group-based training can, in fact, be seen as cost-effective, as the training can be targeted simultaneously at several employees in the organizations' own premises instead of sending those employees to external training. As mentioned earlier, the program itself is easy to apply which contributes to its' transferability. Moreover, the FIOH offers support for the implementation of the program.

The main *lesson learned* from the ELC program is that the employee-level participatory group processes can enhance senior employees' personal resources, which help them to deal with career setbacks (e.g., perceived age discrimination) and increase their motivation to engage their work and career longer.

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12. Conclusion

Preliminary remarks

WP 8 focus was to identify good practices aimed at fighting potential social inequalities respective containing their negative outcomes against the background of policies to extend working lives on different levels. In the report at hand, we present such good practices – selected, explored and presented⁷ mostly by colleagues from the EXTEND project⁸ – that were regarded as being useful to mitigate and prevent social inequalities in late phases of the employment career, in the context of retirement-transition and in the retirement and post-retirement phase. The *fairness issue* and how it is considered and practised labour market and/or in pre- and post-retirement policies as well as in social partner and company practice, in the sense of "good practice" was at the centre of this work package.

The examples reported have limitations with respect to their systematic and scientifically satisfying evaluation. This relates primarily to the *causality* between measures and assumed impacts. This, however, is the problem of all good practice research, and not just an EXTEND problem. In some cases, especially where we had to resort to (external) ex-post evaluation, it was not possible to retroactively meet the requirements for scientifically satisfactory evaluation: Applying a randomized control trail to a national initiative like the *Efterløøn* or the *Perspective 50+* is not doable from an organizational point of view and also ethical concerns can be raised. If evaluations are done they are mostly only investigating short-term effects of the good practices. One exception here is the intervention study done in EXTEND's WP 7, which also served as a good practice model. In addition, only very few cost-benefit analysis are conducted although they can – if they have a positive equation – be a good argument for companies and policymakers to implement the good practices. In EXTEND's WP 9 such cost-benefit analysis was conducted showing that firm-level productivity does increase after the introduction of age and health-related human resource measures⁹. Future good practice should include scientific evaluations preferably also testing the long-term effects of the good practice and financial cost and benefits (Rigó 2018).

Our "good practices" start with state policies regarding retirement age and pension regulations, followed by state policies aiming at both raising the employability of older workers as well as the re-integration chances of older long-term unemployed. The special responsibility

⁷ Based on guidelines (see chapter 1.5)

⁸ Two further examples, which we consider worth reporting, come from befriended scientists (No. 4 and No. 7

⁹ This would correspond to more recent research results according to which measures of company age management undoubtedly have positive effects on individually perceived productivity and even on the chances of reaching postponed retirement ages (Eitner & Naegele 2013).

of the social partners in the context of collective agreements is taken up as a next “good practice”. The German collective agreements on demographic change in the Iron and Steel Industry can be regarded as highly innovative, not only because it's one of the first of its kind, but because it involves all employees, and thus also those threatened/affected by social inequalities; however on the other hand with the inherent risk of excluding those who are not covered.

The next examples of “good practice” are focusing the organizational level as the level at which both the chances as well as the decision for or against extending working lives in late stages of an employment career stand and fall. Different approaches are presented, e.g. aiming at increasing the “demographic sensitivity” of company decision-makers in health prevention or mirroring different company and/or sector-specific strategies in corporate age-management. In most of our cases, the avoidance of social inequalities turned out to be less an explicit and more an implicit goal, however also with positive outcomes.

The explicit inclusion of the professional care sector in EXTEND WP 8 should make it clear that it is not enough to measure social inequalities solely using socio-demographic indicators (such as chronological age, occupational status, migrant or gender as is often the case in research), but that the industry to which they belong is also very important. This is often overlooked in empirical research. Our last example from Finland finally stands for a successful, prestigious intervention program to strengthen the employability of older workers, which includes successfully older employees with “fewer resources”.

The examples explored

In all, 10 examples of good practice were selected and have been explored:

1. The Danish early retirement scheme (**Efterløn**) was established in 1979 in order to create re-distributional justice and to better tackle with social inequalities in life expectancy. Main users of the scheme have been low skilled workers that have been working for many years and with a relatively short life-expectancy. *“A scheme like the Danish right based early retirement scheme may help to compensate for differences in inequality and differences in life-expectancy”* (Jensen in this report).
2. A second good practice from Finland and the Netherlands addresses pension policies. It is shown how to **guarantee a basic income protection** when increasing the retirement age. The reforms indexing the pensionable age to life-expectancy reduce inequality among retirees in Finland and the Netherlands but mostly through reducing pension income of the well-off. *“First and foremost, pension policy reforms should be inspired not solely by a concern for financial sustainability, but also by a concern for social sustainability. Hence, policy-makers should be aware of the impact of their reforms on inequalities in old age”* (De Tavernier in this report).
3. The Finnish **National Program on Ageing Workers (FINPAW)** was a five-year program launched in 1998 and reacted to urgent political, economic and demographic pressure. Its prime aim was to encourage workplace health promotion and to facilitate the capacities for older workers to remain in labour and adapt to changing work environments, as well

as to raise awareness on issues related to ageing. The project, implemented as an integrated, interdepartmental approach (*“comprehensive and all-inclusive (policymakers and the ‘big audience’ targeted in addition to employers and ageing workers”*) (Niemi in this report) was especially successful in providing more education and training for lifelong learning and in encouraging workplace health promotion activities. Its special significance in the EXTEND context lies in the fact that all status groups were addressed equally and the gender perspective was explicitly taken up.

4. The German program **Perspektive 50plus – Beschäftigungspakte für Ältere in den Regionen** aimed at reintegrating multi-disadvantaged older long-term unemployed back into the labour market focusing the local and regional level. Therefore, this project can be seen as particularly suitable for EXTEND, because it aims at the centre of social disadvantage among older workers. Different measures were tailored in each of the unemployment pacts to the local/regional needs of older unemployed were developed and successfully implemented.
5. In 2006, the social partners in the iron and steel industry in Germany implement the first national **Demographic Collective Agreement** to face the challenges of demographic ageing in the labour market. In the meantime, there are about 10 further follow-up agreement either on company or industry level. The aims are to create working conditions that are appropriate for older workers and thus promote their employability. A focus is given on health prevention. Collective agreements on demographic issues are seen as “growing agreements”, open to future challenges.
6. The **Later Life Work Index** in Germany is a diagnostic tool to evaluate organizational practices and working conditions for an age-inclusive workforce and thereby the first of its kind. The self-assessment allows organizations to identify areas with improvement need for further investigation and intervention, as well as to benchmark results among peers. *“It serves as a meso level addition to the Active Ageing Index”*. It is based on the conviction, *“that extending working lives require both, the employee’s willingness and ability to work longer as well as the employer’s willingness and ability to employ longer”* (Wilckens, Wöhrmann & Deller in this report).
7. The aim of the **Finnish Life Course Management**-approach (FIOH) is to produce more healthy and sustainable work careers throughout working life by fostering individuals’ career management in career transitions and linking these. Based on a 70-year-old research tradition, for more than 20 years, FIOH has developed interventions targeted at different career phases and transitions, such as from unemployment to employment, from school to work, and support for career management and career motivation among middle-aged and senior employees. Traditionally, FIOH’s activities in age management focus on workplace level actions and in this context on bottom-up approaches to promote older worker’s career and just recently on a more comprehensive life course management with the explicit goal *“to reduce social inequalities in extending working careers”* (Toppinen-Tanner & Vuori in this report).

8. The not-for-profit organization **South Yorkshire Housing Association** was established in 1972 in the United Kingdom. They are mainly providing local housing and care with a broad range of policies that are heavily geared towards diversity, flexibility and supporting employee wellbeing, including: discounts on health services/products, re-skilling the workforce for digital technology, adjustments for disabilities, flexible working in recognition of care responsibilities, regular meetings with employees and their representatives, generous sickness allowance, and yearly evaluation of employee engagement. *“The motivation to develop these policies was not in relation to social inequality per se ... but to be a competitive employer and to retain staff”* (Holman in this report)
9. The **Sozial-Holding der Stadt Mönchengladbach** in Germany is an example of a good practice in the health and social care sector. The example describes an organization that follows a comprehensive age-management strategy based on a life-course approach, integrating multiple programs with the main aim to keep older workers of all social groups longer in working life on a voluntary basis. The author (Merkel in this report) comments this example as follows: *“Such a strategic age-management approach is rarely found in the (German) health and care sector. Comparable approaches only focus on single measures without paying respect to the ageing of employees”*.
10. The main aim of the Finish **Engagement for Late Career (ELC)** program is to reduce senior employees’ (55+) perceptions of age discrimination at work and increase their engagement for their current working career. The successfulness of the program has been demonstrated in a randomized controlled trial: after the training participants reported lower perceived age discrimination, and better work engagement and future time perspective at work. This is particularly true for *“senior employees with fewer resources”*, as the authors Vuori & Ruokolainen comment in this report: *“Participants with lower education and younger supervisor benefitted the training most”*.

Characteristics – diversity of responsibilities, options and actions

Our examples of “good practice” represent (1) different levels of responsibility (mainly state, social partners, companies, individuals), (2) identify different groups of actors (mainly policy makers, legislators, collective bargaining parties, company decision-makers) and (3) focus on different measures, ranging from promoting of employment for long-term unemployed to shaping of working conditions to reforms in pension and retirement law. This is not by chance but corresponds to one of our most important findings, namely that the fight against social inequalities, not least due to their work-lifelong development, requires a multi-level approach and the active participation of different key groups on different stages in the pre- and post-retirement phase. The examples refer to the entire process of retirement (pre and post) at which social inequalities can occur. This is in line with the conceptualisation already undertaken when the developing the conceptual framework asking about the decisive influencing variables and factors on retirement processes and focused on the actor level (Hess, Naegele & Mäcken 2018). However, as a single model, they can only shed light on a small

section of possible levels and areas of responsibility and action, but they are sufficient for us to draw conclusions of some relevance.

In all, our “good practices” stand – albeit only as examples – not only for a *diversity of responsibilities* but also for the need to pay attention as far as possible to a *diversity of options and actions*. Our most important conclusions are as follows: (1) Only a multi-level perspective and a correspondingly structured mix of actors make an appropriate “view of things” possible and thus can (2) facilitate the search for promising strategies for action that fit as closely as possible and promise success. In other words: What is needed is (1) an integrated view of the interrelationships in the process of development of social inequalities in both the pre- as well as the post-retirement phase and (2) correspondingly differentiated measures on different levels in the context of a comprehensive overall policy strategy. We are aware that within the framework of EXTEND we were only able to present a few “good practices” which do not adequately cover both the diversity as well as the comprehensive overview of suitable measures¹⁰.

Social Inequalities as explicit or implicit target of good practices?

When starting the WP on good practices in EXTEND the initial idea was to include only such examples that explicitly were aiming at avoiding or reducing social inequalities in late career, the retirement transition and the early post-retirement phase. However, searches in the internet and previous collections of good practices, as well as discussions amongst the EXTEND partners and experts led to the insight that hardly any example exists with the prime aim of decrease or preventing social inequalities. It seems that measures aimed at decreasing social inequalities are not at the top of the priority list of policymakers and other key people with responsibility for retirement and pension decisions at the different levels concerned. This confirms our conviction, with which we have started EXTEND, that more attention should be paid to the significance of the EXTEND initial thesis in research and practice.

However, we found one significant exception when exploring *Perspective 50+*. These long-term unemployed can be seen as a disadvantaged group by definition and supporting them, hence, explicitly aims at reducing and overcoming social inequalities.

On the other hand, we can definitely confirm that good practice with a broader scope in terms of objectives (and not limited to a special “disadvantaged” target group) can have a significant impact on the avoidance/reduction of social inequalities. For example, the Finish *National Program* emphasized workplace health promotion, from which in particular low-skilled workers in physically demanding jobs benefited. In addition, the evaluation of the second Finish model “Engagement for Late-Career” resulted that in particular workers with low education and low qualifications do profit from participate in the program, if explicitly addressed (what has been

¹⁰ See for more examples Naegele & Bauknecht 2017 and Bauknecht & Naegele 2015.

done in their project). The age-management concept of the *Mönchengladbacher Sozial-Holding* also has as an explicit objective to reach as many of its employees as possible, completely independent of their company status. However, also this project is confronted with barrier that potential beneficiaries do not want to be reached at all, i.e. explicitly reject potential promotional measures. But the lack of acceptance and the barrier based on it to participate in support measures among those most in need is well-known. The question naturally arises as to whether the goal of achieving "as many people as possible" is feasible at all.

New (unintended) social inequalities through exclusion from good practices?

This leads to a further important conclusion: Good practice is always associated with the risk that important target groups (such as the EXTEND-target groups) which cannot participate in the good practice for different reasons are either only insufficiently or not at all reached. Definitely, a selective targeting of the good practices to a certain – maybe already privileged – group of older workers and pensioners always bears the risk of excluding others. This particularly applies to age management measures, as reported here, which always apply only to the respective company/industry and here often are limited to special groups of staff members (Eitner & Naegele 2013). Hence, only these can profit from them and inequalities emerge between them and those with no access to the good practice. In our case: Only employees in the *South Yorkshire Housing Association* and the *Sozial-Holding Mönchengladbach* do benefit from their life-course oriented human resource policies, while older workers in health and care sector working for other companies have no access to supportive human resource measures. This risk certainly also applies to collective agreements along the lines of the *German Collective Agreement for the Iron and Steel Industry* (provided that collective agreements are not concluded for a specific group of employees only). Collective agreements always entail the inherent risk that "good regulations" only apply to the respective company and/or industry covered by the collective agreement, i.e. that a broader area (e.g. nationwide) can never be reached.

One could interpret this as an unintended side effect in the sense of creating new social inequalities, on the other hand one can hope for a broad impact through public relations work, educational work or and dissemination of positive outcomes (as is currently being done for the collective bargaining area of care for the elderly in Germany). Nevertheless, good practices agreed in collective agreements presuppose the agreement of all participants, usually integrated into an overarching issue affecting all participants. Such an issue is the demographic labour shortage in a sector. However, the agreement in the assessments and the resulting need for action on the part of the social partners concerned cannot be expected per se - especially against the background of diverging interests (as is typical, for example, of the German care sector).

Promotive and hindering framework conditions

This leads to a more general conclusion: Good practices must not be seen as single measures without any connection to their overarching political, regional, demographic or other labour market-related environments, but that they are embedded in a context of country, company and individual factors. These different levels interact with each other.

This is true for many of our good practices, it is particularly true for the *Finish Program on Ageing workers*, for the German *collective agreements* and even true for many corporate age-management approaches, as already reported by earlier research. It has been repeatedly confirmed that even in companies a common awareness and a correspondingly pronounced willingness for corresponding action among the key actors including the staff is required in order to implement good practice successfully and sustainably. The common will to introduce good practice in a company due to demographic challenges is by no means a self-runner (Naegele & Walker 2006, 2010). This is even truer when it comes to pursuing the reduction of social inequality as a secondary objective as it were.

In the case of *collective agreements in Germany*, for more than 15 years of discussions among researchers, policy decision-makers, employer associations and trade unions were necessary before the conviction of the need to act together has been reached. And this did not happen on its own but was primarily the result of pressure from demographically induced future labour shortages. To be successful when transferring and implementing a good practice and in the next step decrease or mitigate social inequalities these context and interdependencies require a common recognition of a need which cannot be expected nationwide. Nevertheless, at least in Germany, there is the instrument of the "declaration of general applicability"¹¹, which could if necessary, make it possible to extend the scope of the agreement ideally even nationwide.

Limited Transferability?

Thus the issue of transferability of good practices is addressed. It could be shown that our examples of good practice are each embedded in supportive settings, political, demographic, labour market, economic, individual key persons and the like. This is definitely true for some of our good practices on the macro and meso level (*Efterløn*¹², *Guaranteeing basic income*

¹¹ Pursuant to Section 5 of the Collective Agreement Act, the Federal Ministry of Labour and Social Affairs may, at the joint request of the parties to the collective agreement and subject to certain conditions, declare a collective agreement to be generally binding in agreement with a committee consisting of three representatives each of the central organisations of the employers and the employees. When a collective agreement is declared universally binding, its legal norms within its scope also cover employers and employees who have not yet been bound by collective agreements. This means that the collective agreement is also binding for employers and employees who are not already bound by collective agreements as members of the associations or trade unions concluding the collective agreement.

¹² „The Danish early retirement scheme is not transferable in a one to one scale. However, it could serve as an inspiration in other countries as to how construct a more flexible and sustainable pension system” (*Jensen* in this report)

protection, Perspective 50+, Collective Agreement and *The Finish National Program*¹³) which are integrated in each case into very (country-)specific political, welfare state and labour market configurations. This is also true for the two reported FIOH activities out of which the first is not understandable without its intensive political backing by various government initiatives in response to the particular demographic and economic situation in Finland after the collapse of the Soviet Union. With respect to company-related good practices (*South Yorkshire Housing Association, Sozial-Holding* and *Later Life Work Index*) suitable showcase models could mainly be found in larger enterprises. They seem to be hard to implement in small and medium-sized companies; not least because "demographic awareness" is by no means so widespread here. However, in general, the transfer potential of corporate good practices is much greater than that of state model programs (Naegele & Walker 2010)¹⁴.

For this reason, we strongly recommend the respective (supportive or counterproductive) framework conditions for successfully and sustainably implemented good practices to be investigated through retrospective evaluation research and disclosed in order to avoid wrong conclusions and misleading recommendations. Such knowledge can, however, sharpen the focus for necessary adaptations to different framework conditions. This does not reduce the knowledge value of "good-practice research", but makes it a kind of instruction manual for transfer experiments.

Further Implications

From a scientific perspective, it is interesting that social inequalities seem to not be in the main focus of policymakers, employers, trade unions and other stakeholders. Future research should investigate the reasons for this and also explore social inequalities in retirement-transition in more detail to emphasise the importance of the topic and put it into the spotlight of relevant stakeholders. Further, it became clear that there is a need for more (scientific) evaluation of good practices on all levels. And these evaluations should also strive to capture also the long-term effects of implementing good practices. In addition, these evaluations should include a resp. should be secured by a cost-benefit analysis, as recommended in the report on the *Finish Program on Ageing Workers*. Methodologically several approaches can be used to evaluate good practice. Expert interviews, as well as randomized control trials, are good and proven instruments, provided that they involve the persons concerned. Case studies are an additional method that can be used. The report also showed that the transferability of the good practice is crucial but sometimes only limitedly feasible. This calls for the scientific monitoring and support when transferring good practice from one setting to another and implementing them in a different context than the ones the initially established in.

¹³ Although explicitly underlined by *Niemi* in this report as "*transferable to other countries*".

¹⁴ The FIOH „good practice“ is explicitly recommended as "*transferable to different organizations and cultures*" by the authors in this report.

In addition to these scientific findings, also several findings on the societal and political level can be reported. The first and probably most important is that social inequalities in retirement-transitions can be decreased and prevented provided that there is a common will to do so and a correspondingly differentiated supportive framework conditions are created; even if good practices rarely aim explicitly and directly at reducing or preventing social inequalities. Examples of good practice can nevertheless, depending on their focus and target group, improve the employability of (older) workers and thus reduce social inequalities in the long run. The good practices in this report show that societies must not accept social inequalities in retirement-transitions, but can actively fight them with measures on different levels. The second implication is that the transferability of good practices is challenging and must be well planned and executed. Summarizing and in conclusion, our good practices show – albeit not in the sense of genuine causality - that it is at least possible to decrease social inequalities as follows:

- Supporting those older workers who are struggling to work up until the statutory retirement age (*Guaranteeing basic income protection, Efterløn & Perspective 50+*).
- Raising the awareness of the needs and of older workers among companies and social partners (*Later Life Work Index, Collective Agreement in the German Iron and Steel Industry*).
- Raising the awareness for social disadvantages group among key persons in companies to secure that good “*practice is managed with shared commitment and interests*” (Niemi in this report).
- Broadening the basis for co-operation between different groups of national partners (particularly social partners) on different levels and for a public discourse campaign against negative attitudes to older workers also with respect to the issue of social inequality (*Finish Program*).
- In this context: “*The local or region matters*” (Hess in this report), e.g. local and decentralized approaches are particularly helpful for integrating older workers that are excluded from paid work (*Perspective 50+*).
- Implementing a long-term, preventing and life-course oriented human resource-policy (*Sozial-Holding & South Yorkshire Housing Association*).
- That it is never too late to support older workers and also programs just before retirement can be helpful (*FIOH Life Course Management*).
- Taking into account the interests on different levels, stakeholders and their respective interdependencies (*Collective agreement & FIOH Life Course Management*).
- Bottom-up approaches, empowering strategies and explicit “*taking on board*” of older workers with “*fewer resources*” (*Sozial-Holding, FIOH Life Course Management*).
- Special measures to promote motivation (preferably in one-on-one interviews, as in the case of the *Sozial-Holding*) *to break down barriers to participate in promotive*

measures among those who show the most resistance, but who have the greatest *need*.

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