



# Older People's Economic Wellbeing

Learning for capability, capacity and citizenship

**"3C"**

**Grundtvig Multilateral Project**

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## Summary of the National Situation Reports



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# 1. INTRODUCTION

Extending people's working life is seen as a key element in dampening or curtailing the rising costs associated with an ageing population. In OECD countries, many initiatives are aimed at delaying retirement and supporting the labour force participation of older workers. At the government level, these initiatives vary from pension reforms that limit opportunities for an early exit from the workforce, to legislation against age discrimination and public campaigns to combat negative stereotyping in the workplace. On the other hand and at the organizational level, employers must urgently develop policies geared towards increasing the employability of older workers, for instance through life-long learning programs. However, it has to be pointed out that government initiatives may not achieve their goals if proposals to extend the working life of older workers are not actively supported by employers. Therefore, although all these initiatives and policies related to older workers must be carried out in two different levels, it has to be a common objective in order to make these initiatives and policies successful.

Throughout the last decade, lifelong learning has occupied a central place on the agenda of European policy cooperation in the field of education and training. Adult learning has, in turn, been recognized as an important component of lifelong learning. Adult education is linked to returns in terms of improved civil participation, better health and greater individual well-being. The public and private benefits of adult education and training include greater employability and better-quality employment. This issue is so important that the EU Member States have set some targets in education and training. By 2010, an average of at least 12.5% of adults should have participated in lifelong learning. This share has been raised to 15% by 2020.

Hence, promoting the adult learning is not just a key element in lifelong learning, but also it must be considered as an appropriate tool in order to increase and improve the employability of older workers.

The European Commission, specially, the Education and Culture DG is aware of this and has developed the Lifelong Learning Programme. The main objective of this programme is to enable people at all stages of their lives to take part in stimulating learning experiences, as well as helping to develop the education and training sector across Europe. Within this programme, we should talk about a sectorial programme called Grundtvig whose objectives are to respond to the education challenge of an ageing population in Europe and to help provide adults with pathways to improving their knowledge and competences. Multilateral projects aimed at improving adult education systems through the development and transfer of innovation and good practice is one the activities that are supported by the Grundtvig programme. The 3C Project is part of those actions which are on the lockout for improving adult education systems.

3C Project aims to enable people over 45 years to remain or to enter into the labour market and it concerns their income generation. The group of workers over 45 years is very broad and diverse, with different needs and potential opportunities, barriers and challenges.

The aim is to create a guide which provide the appropriate knowledge about the new forms of employment such as the social enterprise, the cooperative, the consulting firms, the fair

trading or others ways of participation like volunteering or active citizenship. Along with these new forms of employment, older workers must cope with financial issues. On one hand, there is an uncertainty about the sustainability of the pension system and, on the other hand, it is likely that their savings could become insufficient.

Therefore, 3C Project pretends to give older people guidance on how they may take advantage of these new opportunities in order to improve their financial situation.

This paper focuses on the labour market situation in all the countries which are participating in the 3C Project. The first part will show some demographic data. In the second place, the national labour markets will be analyzed, paying more attention to the older workers. Finally, the summary explains different topics depending on what the countries have explained in their national reports.

## **2. DEMOGRAPHIC DATA**

### **SPAIN**

As at January 2012, the total number of residents in Spain was 41,212,990 inhabitants. 49.3% of the total number of people registered in the Municipal Register is male and 50.7% female. By ages, 15.8% of the population is 16 years old, 41.1% between 16 and 44, and 43.1% is 45 years old or over. The latter figure has been increasing as the life expectancy also rises: 78.9 for men and 84.8 for women.

### **THE NETHERLANDS**

16.656.000 people are living nowadays in the Netherlands. 49.5% of the total population is male and 50.5 female. By ages, 23.5% of the populations is younger than 20 years old, 32.8% is between 21 and 45, and 43.7% is over 45 years. Life expectancy has been increased: 78.5 for men and 82.8 for women.

### **UNITED KINGDOM**

According to the National Office Statistics the total population is 62,300,000 inhabitants. 47.7% of the total population is male and 52.3% female. By ages and in accordance with Eurostat, 23.6% of the total population is younger than 20 years, 34.2% is between 20 and 44, and 42.2% is over 45 years. In relation with the life expectancy, the figures show 78.1 years for men and 82.1 years for women.

### **GREECE**

According to its National Report, the total population is 10,787,690 inhabitants. 49.5% of the total population is male and 50.5% females. By ages, the structure of the population in 2011 consisted of: 14.2% of those aged 0-14 years, 66.2% were aged 15-64 years and 19.6% were 65 years and over. The life expectancy in Greece has been traditionally high. In 2011, males had a life expectancy of 77.36 years and females of 82.65%.

### **POLAND**

Poland, as the majority of European countries, have to face a common challenge: the process of population ageing, which is leading to major changes in the labour market. According to the Main Statistical Office in 2035 at least 26.7% of Poles will be at the post-retirement age (60+) a number comparable to other age groups.

## 3. LABOUR MARKET

### 3.1 Labour market in general

#### SPAIN

According to the Spanish Active Population Survey (APS) the total active population stands at 23,081,200 in the fourth quarter of 2011. Compared to the same period in 2010, the active population has decreased by 23,600. Out of the total active population, 17,807,500 remains employed while the unemployment population stands at 5,273,600. Thus, the Spanish unemployment rate is 22.8%.

The unemployment rate increases by 1.33 points with respect to the third quarter of 2011. That increase in unemployment affect the men (166,100 unemployed more this quarter) to a great extend than women (129,200 more). In fact, the male unemployment rate increases by 1.42 points, reaching 22.46% whereas the female one increases by 1.22 points, reaching 23.32%. By ages, both male and female rates are higher in the youngest groups as it is showed in the following table:

	<b>Men</b>	<b>Women</b>
<b>16-19</b>	63.3%	69.5%
<b>20-24</b>	46.5%	42.2%
<b>25-54</b>	20.8%	22.2%
<b>&gt;55</b>	15.9%	15%

Source: "National Report in the labour market – Spain"

By sectors, 4.5% of the workers are occupied in the agriculture sector, 14.2% in the industry, 7.2% in construction and the 74.1% of them are working in the service sector. All the sectors suffer from labour shedding except for agriculture (0.5%). The sector that shows the highest percentage of labour shedding is the construction sector (-18.8%), followed by industry (-3.7%) and services (-1.6%), which accelerates the fall in the number of employment people.

#### THE NETHERLANDS

The potential working population<sup>1</sup> (active population) includes 2/3 of the total population, which represent almost 11,000,000 people:

- 7,400,000 are working 12 hours or more in a week

<sup>1</sup> The Dutch definition of the labour force deviates from the international definition as given by the International Labour Organization (ILO), and therefore gives different results. Firstly, according to the Dutch definition only persons willing to work at least twelve hours a week are taken into account. Secondly, the definitions of labour force vary. The international definition requires prompt (within two weeks) availability for the labour market. According to the Dutch definition a period of three months is allowed.

- 32,000 persons want to work 12 hours or more in a week, but are still not working at the present
- 2,700,000 who is not willing to work 12 hours or more in a week

According to the Statistics Netherlands and to the international definition, the active population stands at 8,757,000 people in 2011. 8,369,000 remains employed while 389,000 is unemployed. Thus, in line with the international definition, the Dutch unemployment rate is 4.4%. The unemployment rate by ages is showed in the following table:

	<b>Total</b>	<b>Men</b>	<b>Women</b>
<b>15-24</b>	9.8%	9.5%	10.2%
<b>25-44</b>	4.9%	5.1%	4.6%
<b>45-65</b>	4.7%	4.2%	5.4%

Source: CBS Statistics Netherlands

By sectors and according to Eurostat, 2.5% of total employed people are working in the agriculture, 16% in industry and 81.6% in services. The services employment growth was positive (0.9) while both agriculture and industry employment decreased, 6.5 and 1.4 respectively.

## **UNITED KINGDOM**

According to the Office for National Statistics (2011), the current employment rate for people over 16 years is 70.3% with 29,800,000 people employed. Of the economically active population the largest cohort of workers is in the 35-49 age range, closely followed by the 50—64 and 25-34 age ranges. In these three age ranges there are slightly more men (about 15%) who are economically active than women.

The numbers of people, who are available for work, and not currently in any form of paid work, is 2.57 million and 8.1% of the economically active population (LFS, 2011).

In the tables below, the unemployment rates for several age ranges and the long term unemployment rates are showed:

<b>Age group</b>	<b>Unemployment rate (%)</b>
15-24	21.1
25-49	6.4
50-64	4.7

Source: Eurostat

Despite of the recession, the statistics may not reflect that people aged over 50 years are not suffering from increasing unemployment. However, this is not the whole story: older workers

have to deal with specific barriers<sup>2</sup>. They not only find it more difficult to get a job but also, to remain in the labour market.

**Table 3.2 Long-term unemployment rates by ages and sex (2011)**

Age range	Men (%)	Women (%)
20-24	3.7	3.5
25-29	4.8	4.5
30-34	6.3	6.2
35-39	8.4	8.0
40-44	10.3	9.4
45-49	12.8	11.0
50-54	14.7	12.5
55-59	15.2	14.0
60-64	15	14.5
65-69	13.6	14.1
+70	15.2	16.8

Source: LFS, 2011

As it can be concluded from the table, the long-term unemployment rates arise as long as the workers are older. The rate of long-term unemployment increases markedly for males at 50 plus (14.7%) and for females at 55 years plus (14%). Unsurprisingly, the highest rate of long term unemployment is for women at 70 years plus (16.8%).

By sectors and according to Eurostat, 1.3% of total employed people are working in the agriculture, 15.8% in industry and 82.9% in services. The services employment growth was positive (1.2) while agriculture and industry employment decreased, 10.9 and 1.7 respectively.

## GREECE

GSEE/INE provides figures on the labour market in its Annual report. In the first quarter of 2011 the labour force of 4,987,031 consisted of 4,194,430 in employed and 792,601 unemployed. The latter has substantively increased by 4.2% compared to 2010.

According to Eurostat, the unemployment rate was 17.7% in 2011, which meant an increase by 1.4 points. The Greek unemployment rate has been increasing since 2008, when the financial crisis broke. Gender differences in employment rates are noticeable because the male unemployment rate was 15% while the female one was 21.4%.

The main sectors where unemployment has increased are retail, hotels/restaurants, manufacturing and building construction and they accounted for 369.100, 60% of the unemployed who had previously worked. Retail accounted for 30% of the total unemployment. Age groups appear to have been equally affected by the total reduction in employment. Salaried/waged employment continued to decline for the third year by 152.000 employees, while in all other categories e.g. employers, self employed and family unpaid

<sup>2</sup> This will be explained in the epigraph 2.2.3

workers, there was a reduction in employment. These figures are surprising in that low growth or sectors declining with the current crisis are often those where older men and women have been disproportionately employed e.g. construction, manufacturing, retail and distributive trades.

**Table 4. Unemployment by ages in 2011 (%)**

	<b>Total</b>	<b>Males</b>	<b>Females</b>
<b>15-19</b>	56	48.1	67.7
<b>20-24</b>	42.7	36.9	49.5
<b>25-29</b>	29.6	26.1	33.8
<b>30-34</b>	20	16.8	24.2
<b>35-39</b>	15.7	12.4	20
<b>40-44</b>	13.4	10.6	17
<b>45-49</b>	12.8	10.5	15.6
<b>50-64</b>	10.2	10.1	10.3

Source: Eurostat

As it shows the table above, the unemployment rates in Greece are higher in the youngest groups and even more for the females. Which it is also really worrying is that the long-term unemployment in percentage of total unemployment was 49.6% in 2011 (EU's average: 42.9%).

By sectors and according to Eurostat, 11.6% of total employed people were working in the agriculture, 16.4% in industry and 72% in services. The employment growth was negative in the three branches: -7.7% in agriculture, -15.9% in industry and -4.2% in services.

## **POLAND**

At the end of March 2012 the number of unemployed people in Poland reached 2,013,900 people, which is a ratio of 12.6% of the total working population (comparable to the figures for May 2011).

One of the typical characteristics of the Polish unemployment are significant regional differences. The span between the highest and the lowest unemployment ratio is quite stable and fluctuates around 10%.

**Figure 1** Unemployment in Poland for March 2012

Month	2011			2012		
	Increase/decrease(-)		Unempl. Rate	Increase/decrease(-)		Unempl. Rate
	1000s	%		1000s	%	
Jan	150,3	7,7	13,1	138,9	7,0	13,2
Feb	45,2	2,1	13,4	46,6	2,2	13,5
<b>Mar</b>	-16,3	-0,8	13,3	<b>-26,3</b>	<b>-1,2</b>	<b>13,3</b>
Apr	-90,4	-4,2	12,8			
May	-80,9	-4,0	12,4			
Jun	-79,3	-4,0	11,9			
Jul	-20,1	-1,1	11,8			
Aug	-7,8	-0,4	11,8			
Sep	6,4	0,3	11,8			
Oct	5,9	0,3	11,8			
Nov	47,4	2,5	12,1			
Dec	67,7	3,5	12,5			
<b>Total</b>	<b>28,0</b>	<b>1,4</b>	<b>12,5</b>	<b>159,2</b>	<b>8,0</b>	<b>13,3</b>

Source: Ministry of Labour, 2012

## ***3.2 Labour market related to people over 45***

### **3.2.1 Employment-Unemployment**

#### **SPAIN**

The following table shows the amount of employed people by ages in 2011.

	Total		Males		Females	
	EU	Spain	EU	Spain	EU	Spain
<b>45-49</b>	29,501,600	2,422,800	15,738,700	1,346,400	13,763,000	1,076,400
<b>50-54</b>	26,216,800	2,053,500	13,973,700	1,152,500	12,243,000	901,000
<b>55-59</b>	19,992,100	1,470,900	10,919,300	864,700	9,072,800	606,200
<b>60-64</b>	9,489,000	797,200	5,654,900	468,800	3,834,100	328,400

Source: Eurostat

As it is showed in the table below, the activities where the 50-64 years workers participation is higher are: manufacturing, wholesale and retail trade, human health and education. On the other hand, mining, electricity and real state are those activities where this share is lower.

<b>ECONOMIC ACTIVITY</b>	<b>50-64 years (%)</b>
Agriculture, forestry and fishing	5.24
Mining and quarrying	0.26
Manufacturing	12.61
Electricity, gas, steam and air conditioning supply	0.50
Water supply	0.81
Construction	6.50
Wholesale and retail trade	14.15
Transportation and storage	5.13
Accomodation and food service activites	6.53
Information and communication	1.21
Financial and insurance activities	2.36
Real estate activities	0.71
Professional, scientific and technical activities	3.17
Administrative and support service activities	4.94
Public Administration and defence	10.1
Education	8.10
Human health and social work	10.10
Arts, entertainment and recreation	1.51
Other service activities	1.71

Source: Eurostat

As it is said before, the 3C project's main objective is to enable older workers to remain in the labour market or to enter into it. Therefore, the lifelong learning is a key element in order to achieve that objective. Besides that, data shows that the higher education has been attained, that higher employment rate is. In fact, the employment rate for workers between 50 and 64 years is 42.9% when the worker has attained levels 0-2 (pre-primary, primary and lower secondary education), 61.3% in case of levels 3-4 (upper secondary and post-secondary no tertiary education) and the rate stands at 73.5% when the worker attained levels 5-6 (first and second stage of tertiary education). (Eurostat, 2011).

Regarding unemployment, the group between 45 and 49 years is the most affected by this problem. However, although the unemployment rates are significant, none of these are as high as the Spanish average.

**Table 7. Unemployment rate by ages and sex (fourth quarter of 2011)**

	<b>TOTAL</b>	<b>MEN</b>	<b>WOMEN</b>
<b>45-49</b>	19,02	17,69	20,62
<b>50-54</b>	17,13	17,16	17,09
<b>55-59</b>	17,57	17,66	17,43
<b>60-64</b>	14,03	15,16	12,40

Source: INE

In Spain, 55.1% of the total unemployment rate for workers between 50 and 64 years are long-term unemployed (12 months or more). The historical evolution of this figures shows that the problem, in the Spanish case, has not been eradicated because in 1992 49.6% of the total unemployment rate for workers between 50 and 64 years were long-term unemployed. The economical crisis has deeply affected the Spanish labour market and, specially, the situation of the older workers. While in 2009 the 38.4% of the unemployed workers between 50 and 64 years were long term unemployed, that rate was 50.2 in 2010 which meant a 1.31 points increase (Eurostat).

When analyzing the unemployment rates by ages and highest level of education attained, the data shows that the unemployment rates are higher for those who have attained a low level of education.

**Table 8. Unemployment rates by age groups and highest level of education attained (2011)**

	<b>Levels 0-2</b>	<b>Levels 3-4</b>	<b>Levels 5-6</b>
<b>45-49 years</b>	25.3%	16.5%	8.4%
<b>50-64 years</b>	20.7%	13.2%	7.1%

Source: Eurostat

## THE NETHERLANDS

**Table 9. Employed people by ages (2011)**

	<b>Total</b>		<b>Males</b>		<b>Females</b>	
	<b>EU</b>	<b>Netherlands</b>	<b>EU</b>	<b>Netherlands</b>	<b>EU</b>	<b>Netherlands</b>
<b>45-49</b>	29,501,600	1,091,600	15,738,700	588,500	13,763,000	503,100
<b>50-54</b>	26,216,800	955,800	13,973,700	519,900	12,243,000	435,900
<b>55-59</b>	19,992,100	783,000	10,919,300	447,000	9,072,800	336,000
<b>60-64</b>	9,489,000	430,000	5,654,900	265,100	3,834,100	165,600

Source: Eurostat

As it is showed in the table below, the activities where the share participation of 50-64 is higher are: manufacturing and human health. On the other hand, mining, electricity and water supply are those activities where this share is lower.

**Tabla 10. Distribución de trabajadores entre 50 y 64 años por actividad económica (2011)**

<b>ECONOMIC ACTIVITY</b>	<b>50-64 years (%)</b>
Agriculture, forestry and fishing	2.77
Mining and quarrying	0.00
Manufacturing	10.13
Electricity, gas, steam and air conditioning supply	0.47
Water supply	0.47
Construction	5.17
Wholesale and retail trade	8.76
Transportation and storage	5.51
Accommodation and food service activities	2.13
Information and communication	2.18
Financial and insurance activities	2.46
Real estate activities	0.88
Professional, scientific and technical activities	5.10
Administrative and support service activities	2.68
Public Administration and defence	8.80
Education	9.25
Human health and social work	18.96
Arts, entertainment and recreation	1.87
Other service activities	1.87

Source: Eurostat

In the Netherlands, the employment rate also arises with education. According to Eurostat, the employment rate for workers between 50 and 64 years is 51.6% when the worker has attained levels 0-2 (pre-primary, primary and lower secondary education), 67.8% in case of levels 3-4 (upper secondary and post-secondary no tertiary education) and the rate stands at 77.8% when the worker attained levels 5-6 (first and second stage of tertiary education). These figures show how important is the education in order to keep older people working.

In the Netherlands, 54.6% of the total unemployment rate for workers between 50 and 64 years are long-term unemployed (12 months or more). Although this percent has been increasing since 2008, the current situation is not as bad as it was 1992 when almost 70% of the total employment rate for workers between 50 and 64 years were long-term unemployed (Eurostat, 2011).

**Table 11. Unemployment rates by age groups and highest level of education attained (2011)**

	<b>Levels 0-2</b>	<b>Levels 3-4</b>	<b>Levels 5-6</b>
<b>45-49 years</b>	4.7%	3.3%	2.9%
<b>50-64 years</b>	4.4%	4.3%	3.5%

Source: Eurostat

According to the National Report, the personal characteristics of the group unemployed older workers are different from the total group of older people in the Netherlands. While the division of unemployment is equal between men and women, among 60+ the number of men is much higher.

Unemployment among older worker is much higher than CBS-statistics are suspecting. Older workers have not profited from the decline of employment in 2010. Unemployment among older workers did not decline. There are many misunderstanding due to the different ways of definition of the unemployment figures by several official bodies. Each figure shows another part of the society reality. Because many older people who have lost their job are no longer active job seekers, they are not taken into account in the CBS-statistics. However, they are included in the calculation of the UWV, the formal employment office.

## UNITED KINGDOM

**Table 12. Employed people by ages (2011)**

	Total		Males		Females	
	EU	UK	EU	UK	EU	UK
<b>45-49</b>	29,501,600	3,760,700	15,738,700	1,939,400	13,763,000	1,821,300
<b>50-54</b>	26,216,800	3,254,600	13,973,700	1,663,100	12,243,000	1,591,500
<b>55-59</b>	19,992,100	2,493,400	10,919,300	1,299,800	9,072,800	1,193,600
<b>60-64</b>	9,489,000	1,630,500	5,654,900	982,200	3,834,100	648,300

Source: Eurostat

Since 2000, the numbers of older people in employment have risen, closing the employment rate gap between people over and under 50 from 7.8% in 1992 to 2.5% in 2008 (Khan, 2009). Average real retirement ages have risen to 64.5 for men and 62 for women, and in the quarter to January 2011 the numbers of people in employment 50-64, and over 65 were both highest since 1992. While the employment rates for these groups have risen, the rates for younger workforces have fallen. To McNair, this reflects a number of factors:

- The rising employability of today's older workers (especially women), who have higher skills and qualifications than previous generations (Felstead, 2009).
- The shift from heavy industry to services, making work less physically demanding
- Cyclical recession, when employers plan for recovery, and seek to retain the skills and experience of older workers, while strategies to survive recession by reducing working hours may make jobs more attractive to older workers.

As it is showed in the table below, the activities where the share participation of 50-64 is higher are: manufacturing, wholesale and retail trade, human health and education. On the other hand, mining, electricity and real state are those activities where this share is lower.

<b>ECONOMIC ACTIVITY</b>	<b>50-64 years (%)</b>
Agriculture, forestry and fishing	1.58
Mining and quarrying	0.43
Manufacturing	10.91
Electricity, gas, steam and air conditioning supply	0.69
Water supply	0.80
Construction	7.44
Wholesale and retail trade	12.20
Transportation and storage	5.56
Accomodation and food service activites	2.85
Information and communication	2.54
Financial and insurance activities	2.72
Real estate activities	1.12
Professional, scientific and technical activities	6.30
Administrative and support service activities	4.56
Public Administration and defence	6.82
Education	16.64
Human health and social work	15.62
Arts, entertainment and recreation	2.10
Other service activities	2.44

Source: Eurostat

As it happened in Spain and the Netherlands, the English employment rate for workers between 50 and 64 years also increases with the education. For those workers who had attained levels 0-2 (pre-primary, primary and lower secondary education) is 49.4%, 70.2% in case of levels 3-4 (upper secondary and post-secondary no tertiary education) and the rate stands at 73.5% when the worker attained levels 5-6 (first and second stage of tertiary education).

In the United Kingdom, 43.4% of the total unemployment rate for workers between 50 and 64 years are long-term unemployed (12 months or more). Although this percent has been increasing since 2007, the current situation is not as bad as it was 1992 when almost 47.1% of the total employment rate for workers between 50 and 64 years are long-term unemployed (Eurostat, 2011).

	<b>Levels 0-2</b>	<b>Levels 3-4</b>	<b>Levels 5-6</b>
<b>45-49 years</b>	8.6%	5%	3.7%
<b>50-64 years</b>	6.7%	5.1%	3.6%

Source: Eurostat

## GREECE

The overall employment rate of older workers aged 55-64 has increased throughout the 2000-2009 period, from 39% to 42.2%, but gender differences in employment rates are easily noticeable. Older men exhibit much higher employment rates in relation to older women (57.7% as opposed to 27.7% in 2009). The lower employment rates observed for older women are partly due to cohort effects i.e., when these women were younger they participated less than women in comparable age groups do at present. Similarly, the recorded increase in employment rates among older people of both sexes partly reflects the reaching of older ages of new cohorts of men and women with more established patterns of labour force participation (Karantinos and Manoudi, 2011).

Although employment rates decline with age, a sudden drop is not visible until the age of 60. As regards changes since the start of the economic crisis (2009q1), and until 2010q3 it would seem that employment rates of older workers have remained practically unaffected. Finally, in relation to the average employment rate for older workers in EU 27, Greece clearly lags behind in the case of older women.

As it is showed in the table below, the activities where the share participation of 50-64 is higher are: agriculture, manufacturing, wholesale and retail trade and education. On the other hand, mining, electricity and water supply, are those activities where this share is lower.

<b>ECONOMIC ACTIVITY</b>	<b>50-64 years (%)</b>
Agriculture, forestry and fishing	19.31
Mining and quarrying	0.33
Manufacturing	10.16
Electricity, gas, steam and air conditioning supply	0.62
Water supply	0.61
Construction	5.58
Wholesale and retail trade	14.17
Transportation and storage	5.57
Accomodation and food service activites	5.42
Information and communication	1.23
Financial and insurance activities	2.36
Real estate activities	-
Professional, scientific and technical activities	4.88
Administrative and support service activities	1.32
Public Administration and defence	8.78
Education	7.84
Human health and social work	5.90
Arts, entertainment and recreation	1.18
Other service activities	1.88

Source: Eurostat

Details on the occupational structure and the sectorial distribution of older workers show that their distribution between basic and more advanced sectors appears to be different from that of younger workers<sup>3</sup>. The great bulk of older men work is in agriculture, manufacturing, construction, transport and in distributive trades. Female older workers on the other hand are overrepresented in agriculture, trade, manufacturing and hotels and restaurants. Thus it would appear that older workers are more concentrated in low growth or declining sectors than younger ones (Karantinos and Manoudi, 2011).

Another feature differentiating older people in employment and younger ones is the proportion of self-employment<sup>4</sup>. As expected, the incidence of self-employment is much higher among older workers of both sexes in relation to younger workers. This labour force status protects the older workers from the realities of the labour market, but raises the issues of productivity and underemployment.

The Greek employment rate for workers between 50 and 64 years also increases with the education. For those workers who had attained levels 0-2 (pre-primary, primary and lower secondary education) is 44.1%, 46.3% in case of levels 3-4 (upper secondary and post-secondary no tertiary education) and the rate stands at 64% when the worker attained levels 5-6 (first and second stage of tertiary education).

In Greece, 52.4% of the total unemployment rate for workers between 50 and 64 years are long-term unemployed (12 months or more). This percent has been increasing since the beginning of the crisis and the current situation is worse than in 1992 when almost 43.7% of the total employment rate for workers between 50 and 64 years are long-term unemployed (Eurostat, 2011).

	<b>Levels 0-2</b>	<b>Levels 3-4</b>	<b>Levels 5-6</b>
<b>45-49 years</b>	17.1%	14.6%	5.3%
<b>50-64 years</b>	11.9%	12.4%	4.1%

Source: Eurostat

Karantinos (2011) points out that the abrupt increase in the number of long term registered unemployed is a cause for alarm on various policy grounds. Eligibility for benefits expires after twelve months in Greece, raising the question of the risk of poverty among the long term unemployed. There is also the issue of de-skilling and of the longer-term consequences from labour market detachment. Although the number of registered unemployed increased by 8.7% between January 2010 and January 2011, the number of benefit recipients increased by a

<sup>3</sup> A number of studies (Bagavos 2006, Ioannou et al. 2006, Dimoulas and Bagavos 2006) conducted within a recent Equal project on active ageing have addressed this issue in detail.

<sup>4</sup> This topic will be further developed in epigraph 4.

modest 1.89% during the same period, indicating that the majority of new registrations were not eligible for benefits. The majority of the job seekers are women (57% of the total), aged 30-54 (62% of the total), with low or intermediate educational credentials (86% of the total) and, almost exclusively Greek nationals (92% of the total).

According to the National Report, the substantial difficulties faced by most older people in finding a job has been recognised by the public authorities and has allowed them to receive unemployment benefits without being obliged to look for a job and they thus cease being registered as “unemployed”. Since the start of the economic crisis employment levels have been under pressure and unemployment among older workers has been increasing fast, in line with the general increase for the whole of the work force. Recent government measures to make the labour market more flexible to facilitate employment for the so-called peripheral workers (the young and women) such as individual work contracts, sub-minimum wages for the young and cuts in severance payments are likely to affect the older segment of the labour force negatively. Older workers stand to lose their relatively supported position enjoyed in the labour market up to now. While also being adversely affected by the latest social security reforms, which aimed at raising retirement age limits, closing early retirement pathways and cutting pensions and other social benefits. These reforms have been necessitated by the enormous deficits facing the pension funds.

## **POLAND**

The indicators describing the situation of older workers on the Polish labour market deviate significantly from the EU average level. In March 2012 almost 437 thousand people aged over 50 were officially registered as the unemployed (out of which 34.9 thousand registered for the first time). This is slightly more than 20% of all unemployed population. Among the EU countries Poland has also got the lowest employment ratio of the 50+ group and the lowest early retirement age, which is significantly lower than the statutory age.

**Table 17. 50-64 workers by economic activity (2011)**

<b>ECONOMIC ACTIVITY</b>	<b>50-64 years (%)</b>
Agriculture, forestry and fishing	16.93
Mining and quarrying	1.29
Manufacturing	16.89
Electricity, gas, steam and air conditioning supply	1.85
Water supply	1.49
Construction	7.28
Wholesale and retail trade	10.21
Transportation and storage	6.51
Accommodation and food service activities	1.69
Information and communication	0.94
Financial and insurance activities	1.57
Real estate activities	1.88
Professional, scientific and technical activities	2.91
Administrative and support service activities	4.16
Public Administration and defence	5.84
Education	8.81
Human health and social work	7.10
Arts, entertainment and recreation	1.31
Other service activities	1.03

Source: Eurostat

### 3.2.2 Participation in education and training

#### SPAIN

The Spanish share on participation in education and training courses in 2011 was higher than the European average. The younger the workers are, the more they participate in education and training.

**Table 18. Participation in education and training in 2011 (%)**

	25-34			35-44			45-54			55-64		
	T	M	F	T	M	F	T	M	F	T	M	F
<b>EU27</b>	15.1	14.5	15.6	8.9	8	9.8	7.1	6.2	8	4.3	3.7	4.8
<b>Spain</b>	17.7	16.6	18.8	10.7	9.9	11.5	8	7.3	8.7	5	3.9	5.9

Source: Eurostat

Given the table above, the workers over 45 years participate in a less extend than younger workers. Between 45 and 54 years just the 8% of them keep learning. That figure is even lower, 5% when the workers are between 55 and 64 years.

It is also interesting to show the data relative to the participation in education and training by labour status. According to Eurostat, the higher levels of participation are for those who are unemployed. That makes sense since they want to keep learning while looking for a new job. On the other hand, the inactive people are those who less participate in education and training programmes.

	Active population	Employed	Unemployed	Inactive
<b>UE27</b>	9.5	9.5	9.1	6.9
<b>Spain</b>	11.1	10.6	13.2	9.4

Source: Eurostat

Depending on their education attainment, the participation in education and training also changes. The workers, who have already taken a higher level of education, are also more involved in the lifelong learning. 19.3 % of those who have attained levels 5-6 participated in education while the percentage was just 4.6 for those who have attained levels 0-2.

	Levels 0-2	Levels 3-4	Levels 5-6
<b>UE27</b>	3.9	7.6	19.1
<b>Spain</b>	4.6	11.4	19.3

Source: Eurostat

## THE NETHERLANDS

	25-34			35-44			45-54			55-64		
	T	M	F	T	M	F	T	M	F	T	M	F
<b>EU27</b>	15.1	14.5	15.6	8.9	8	9.8	7.1	6.2	8	4.3	3.7	4.8
<b>Netherlands</b>	27.5	28.4	26.6	17.5	17.2	17.5	14.6	14	15.2	8.4	8	8.8

Source: Eurostat

The workers over 45 years participate in a less extend than younger workers in education and training programmes. 14.6% workers between 45 and 54 years are participation in any education and training programme and this percentage is even lower for the workers between 55 and 65 years, 8.4%.

	Active population	Employed	Unemployed	Inactive
<b>UE27</b>	9.5	9.5	9.1	6.9
<b>Netherlands</b>	18.3	18.3	17.3	10.3

Source: Eurostat

According to Eurostat, the higher levels of participation are for those who are employed (18.3%) or unemployed (17.3%). The inactive people are those who participate in a lesser extend (10.3%)

	Levels 0-2	Levels 3-4	Levels 5-6
<b>UE27</b>	3.9	7.6	19.1
<b>Netherlands</b>	10.5	17.3	21.6

Source: Eurostat

The workers, who have already taken a higher level of education, are also more involved in the lifelong learning. 19.3 % of those who have attained levels 5-6 participated in education while the percentage was just 4.6 for those who have attained levels 0-2.

## UNITED KINGDOM

	25-34			35-44			45-54			55-64		
	T	M	F	T	M	F	T	M	F	T	M	F
<b>UE27</b>	15.1	14.5	15.6	8.9	8	9.8	7.1	6.2	8	4.3	3.7	4.8
<b>United Kingdom</b>	20.1	18.9	21.4	17.4	15.1	19.7	15	13	17	9.6	8.2	11.1

Source: Eurostat

In the United Kingdom, the tendency is similar than in others countries analyzed: the older the worker is, the less the older participate in education and training programmes. However, in the case of workers between 55 and 64 years, their participation is more than double the European EU-27 average.

Levels of participation in identifiable training have always declined with age. However, the rate of decline, which is used to be continuous from the early 20s onwards, is now slower than in the past, and mainly occurs in the mid-50s. Therefore, it is important that the government fosters more training and education courses, especially for those workers over 50 years, in order to maintain employability in a rapidly changing market. They are more likely to be offered training in organizations which are: larger, in the public sector, with a high concentration of professional/managerial staff, with a high proportion of female employees and in sector which general training levels are higher.

	Active population	Employed	Unemployed	Inactive
<b>UE27</b>	9.5	9.5	9.1	6.9
<b>United Kingdom</b>	17.3	17.4	14.8	9.8

Source: Eurostat

According to Eurostat, the higher levels of participation are for those who are employed (17.4%). The inactive people are those who participate in a lesser extend (9.8%).

	<b>Levels 0-2</b>	<b>Levels 3-4</b>	<b>Levels 5-6</b>
<b>UE27</b>	3.9	7.6	19.1
<b>United Kingdom</b>	7.2	13.4	23.9
Source: Eurostat			

The workers, who have already taken a higher level of education, are also more involved in the lifelong learning. 23.9 % of those who have attained levels 5-6 participated in education while the percentage was just 7.2 for those who have attained levels 0-2.

## **GREECE**

Two Ministries are responsible for education and training -vocational education is the responsibility of the Ministry of Education and Religious Affairs while non-formal vocational training programmes are primarily the responsibility of the Ministry of Employment and Social Protection.

In the average Greek enterprise, the importance of in-house retraining and continuing training for employees is often neglected or regarded as a cost to be avoided. The role of financing in-company training has been undertaken mainly by OAED (the National Organization for employment), through the special fund that has been set up for this purpose, which is known as Account for Employment and Vocational Training (LAEK) which is supported from the enterprises with 0.45% of their employees' gross pay.

A recent report on training indicated that there has been no change in the levels of training by enterprises of their workforce in the past 3 years nor have more workers sought training. Employees in large enterprises and those in occupations experiencing rapid changes were more likely to receive training. However this is not where older workers are concentrated.

The absorption of funds is not satisfactory. The Ministry of Education stated that in early 2012 as regards the participation in lifelong learning programmes, Greece is in the 27th position among the EU27 countries, while it was in 23rd place for participation in occupational training programme. Despite the sharp increase in training actions during the last few years the main policy purpose has been to obtain EU financing rather than modernize knowledge though this situation is gradually improving. A decisive measure taken in the right direction is the creation of the National System for the Connection of Vocational Education and Training with Employment. On the other hand, the lack of a reliable and socially upgraded primary technical and vocational training system constitutes a serious problem.

**Table 27. Participation in education and training in 2011 (%)**

	25-34			35-44			45-54			55-64		
	T	M	F	T	M	F	T	M	F	T	M	F
<b>UE27</b>	15.1	14.5	15.6	8.9	8	9.8	7.1	6.2	8	4.3	3.7	4.8
<b>Greece</b>	6.2	6.5	6	2	1.9	2	1	1.1	1	0.4	0.4	0.4 <sup>1</sup>

Source: Eurostat

The workers over 45 years participate in a less extend than younger workers in education and training programmes. 1% workers between 45 and 54 years are participation in any education and training programme and this percentage is even lower for the workers between 55 and 65 years, 0.4%. In Greece, the participation in education and training is lower than the European average in all the age groups.

**Table 28. Participation in education and training by labour status in 2011 (%)**

	Active population	Employed	Unemployed	Inactive
<b>UE27</b>	9.5	9.5	9.1	6.9
<b>Greece</b>	2.1	2	2.7	3.3

Source: Eurostat

In Greece, the participation in education and training is much lower than the European average and the inactive people are those who participate in a greatest extend. The figures in all labour status are really low anyway.

**Table 29. Participation in education and training by educational attainment in 2011 (%)**

	Levels 0-2	Levels 3-4	Levels 5-6
<b>UE27</b>	3.9	7.6	19.1
<b>Greece</b>	0.4	2.9	4.7

Source: Eurostat

The workers, who have already taken a higher level of education, are also more involved in the lifelong learning. 19.3 % of those who have attained levels 5-6 participated in education while the percentage was just 4.6 for those who have attained levels 0-2.

## POLAND

**Table 30. Participation in education and training in 2011 (%)**

	25-34			35-44			45-54			55-64		
	T	M	F	T	M	F	T	M	F	T	M	F
<b>UE27</b>	15.1	14.5	15.6	8.9	8	9.8	7.1	6.2	8	4.3	3.7	4.8
<b>Poland</b>	9.9	9.1	10.7	4.2	3.2	5.2	2.2	1.6	2.8	0.8	0.8	0.8

Source: Eurostat

The workers over 45 years participate in a less extend than younger workers in education and training programmes. 2.2% workers between 45 and 54 years are participation in any

education and training programme and this percentage is even lower for the workers between 55 and 65 years, 0.8%.

	Active population	Employed	Unemployed	Inactive
<b>UE27</b>	9.5	9.5	9.1	6.9
<b>Poland</b>	5.2	5.2	4.8	2.7

Source: Eurostat

In Poland, the participation in education and training is much lower than the European average and the employed people are those who participate in a greatest extend.

	Levels 0-2	Levels 3-4	Levels 5-6
<b>UE27</b>	3.9	7.6	19.1
<b>Poland</b>	0.8	2.9	10.8

Source: Eurostat

The workers, who have already taken a higher level of education, are also more involved in the lifelong learning. 19.3 % of those who have attained levels 5-6 participated in education while the percentage was just 4.6 for those who have attained levels 0-2.

### **3.2.3 Access to labour market and specific barriers for older workers**

#### **SPAIN**

##### Access to labour market

According to the studies included in the White Paper on active ageing<sup>5</sup>, the work and retirement patterns are changing. The labour force tendency over the last decades shows that the active population as a whole has increased but there is a fall in male activity and an important increase in female activity.

Because of the fall in the activity in ages nearing retirement (mature workers), the activity rate among older adults has decreased. A real difference by sex is observed: women continue increasing their rates at that age while men rates decrease considerably (Imsero, 2008).

It is observed that there is a tendency towards early retirement. Therefore, it would be convenient to analyze if the rules and benefits of the social protection system could provoke this tendency. According to Börsch-Supan (2005), some workers may leave the labour market before they would like to because they may feel pushed by the generosity of the system. The economical crisis is changing this tendency and the Spanish government was to elaborate a Law in order to avoid early retirement. As in most cases the retirement has not occurred due

<sup>5</sup> For further information see epigraph 3

to health problems but to incentives for early retirement, a situation of unused labour capacity is being created.

Thus, those Autonomous Communities that have competences to develop employment programmes consider people over 45 years old as a specific group in the age classification of specific groups who the special counseling and employment programmes are geared towards<sup>6</sup>.

#### Specific barriers for older workers.

Some conclusions about this topic can be found in the study “Work beyond the 50s. Report on the extension of active life”, presented by the Spanish Confederation of Organizations of Older People (CEOMA) in 2009. In order to do it, CEOMA has made a research study based on the main employment agencies and experts in issues related to work and retirement.

According to the opinion of the agencies and the experts, these are the main conclusions that can be done after making the research:

- Older unemployed find it more difficult to find a new job.
- The activity rate for workers over 50 years is low because of the long term unemployment and the high rate of early retirement.
- Although their experience is appreciated there is still a persistent negative image about them in companies and administrations.
- There is not a common position among the agencies and the experts about if the older workers prefer to get some benefits to bring forward their retirement age or if they rather decide personally their age retirement.
- Both agencies and experts are against the early retirement

One of the solutions reflected by the study is to extend the working life of workers over the age of 50, avoiding the premature exit from the labour market.

## **THE NETHERLANDS**

### Access to labour market

In the period of 2000-2011 the 55-65 age group of the working part of the working population has been almost duplicated, and the number of older workers is still once to duplicate in the future potentially. This means that at the present more than 49% of the 55-65 age group are still older workers. The number of the 15-55 age group is declining since 2000 and this includes currently 0.7%. The past years the number of the 55-65 age group did increase proportional, but it is stabilizing now due to the financial and economic crisis. Moreover the growth among women was higher than among men. The number of the 45-55 age group did increase from 22.7 to 26.3 and the number of the 55-65 age group increased from 7.3% to 14.4%.

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<sup>6</sup> This information will be completed in the next epigraph related to concrete and specific policies for older workers.

The ageing society is reflected in the employment and the unemployment rates. Older workers fill less in vacancies. As a matter of fact the number of vacancies filled in by older workers is increasing. The labour market position of older workers is nowadays a little bit worse than 10 years ago. Whereas more and more people say that they want and also are able to continue working life longer, only 34% of the 60-64 age group was actually active in the labour market. The brute rate of participation in work is increasing with ageing. In 2010 45% of the men among the 60-64 group and the 22% of the women belong to the working population.

#### Specific barriers for older works

The following table shows the number of (former) jobseeker experiencing the following barriers and obstacles in %. According to this data, a high per cent of older workers both employed and unemployed think that the age could be an obstacle. In second place, the most mentioned obstacle is the availability by deviating working times.

<b>Table 33. Number of (former) jobseeker experiencing the following barriers and obstacles in %.</b>				
	<b>45-54 years</b>		<b>Over 55 years</b>	
	<b>Unemployed</b>	<b>Employed</b>	<b>Unemployed</b>	<b>Employed</b>
<b>Physical health problems</b>	33	16	34	25
<b>Psychological health problems</b>	27	15	21	16
<b>Availability by deviating working times</b>	49	36	52	41
<b>Financing problems</b>	30	17	25	21
<b>Lack of payable child care</b>	6	6	2	3
<b>Caring family members</b>	19	12	14	12
<b>Problems with Dutch language</b>	13	7	8	8
<b>Foreign nationality</b>	15	8	10	6
<b>Age</b>	89	83	94	91

Source: National Report the Netherlands

## **UNITED KINGDOM**

### Access to labour market.

The United Kingdom National Report on the labour market refers to McNair's, "Older people and skills in a changing economy"<sup>7</sup> to explain the access to employment for people over 45.

As it is said in that paper, the older labour market is responding to demographic change, apparently independent of the economic cycle. Through a decade which saw a long period of growth, followed by an abrupt recession, older people's participation rate continued to rise. Older people are increasingly willing able to stay longer in work, for a variety of reasons (not only financial), while employers in many sectors are increasingly willing to retain experienced and productive older workers, even through recession. As a result, more older people are remaining in work, and they are becoming more visible, producing changes in the attitudes

<sup>7</sup> That paper could be consulted in the following link:

<http://www.ukces.org.uk/assets/ukces/docs/publications/equality-older-people.pdf>

and perceptions of employees, employers and the general public (Abrams et al., 2009). It has also been suggested that generational change is having an effect on attitudes to work although the empirical evidence for generational classifications is contentious (Parry and Urwin, 2011).

The approach of retirement defines the older workforce. During the last quarter of the 20th century, retirement ages fell steadily in all developed countries. Until 2000, early retirement was frequently used as a tool for economic restructuring and downsizing workforces in recession, supported by relatively generous pension schemes and restructuring funds. Since 2000, this process has reversed. The numbers of older people in employment rose between 2001 and 2008 by 1.1 million, closing the employment rate gap between people over and under 50 from 7.8 per cent in 1992 to 2.5 per cent in 2008 (Khan, 2009).

Older people generally express positive views about work, although they are sometimes more positive about work in general than their present jobs. This appears to be a change from previous generations. Surveys since 2000 show a clear majority of those in work who say that they would consider working longer, especially if work can be more flexible (McNair et al., 2004b; HSBC, 2005). There appears to be a wide acceptance of the principle of extending working life, with two thirds of workers unconcerned about having to work longer, and willing to consider doing so themselves (City & Guilds Centre for Skills Development, 2011).

Some contact information on career advice and guidance is also mentioned in the national report:

- Next Steps  
<https://nationalcareersservice.direct.gov.uk/advice/planning/Pages/default.aspx>
- Advice for redundant  
<https://nationalcareersservice.direct.gov.uk/advice/courses/funding/Pages/default.aspx/adviceforyoursituation/dealingwithredundancy/pages/default.aspx>
- Adult learning: Directgov – Education and learning  
[http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/DG\\_96](http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/DG_96)
- The UK Commission for Employment and Skills <http://www.ukces.org.uk/publications>

#### Specific barriers for older workers

The Age and Employment Network<sup>8</sup> (TAEN), which works to promote an effective labour market that serves the needs of people in mid and later life, employers and the economy, has carried out a survey of the specific barriers for older workers. As TAEN had received several comments and complaints about all the hardships an older worker has to deal with, the aim of this survey was to obtain a statistical picture supported by individuals' comments and examples.

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<sup>8</sup> The Age and Employment Network is an English independent not-for-profit organization whose goal is to help remove age barriers to employment. For further information visit: <http://taen.org.uk/>

If one look at the older workers unemployment rates, it is easy to think that their situation has not changed very much as the rates are more or less the same. However, according to their opinions, they find it much harder to find a job and, what it is worse; some of them have to “fight” in order not to be removed from the labour market.

The survey’s result was the following:

<b>Barriers</b>	<b>%</b>
Seen as too old by employers	72
Seen as too experienced or over-qualified	48
Skills not matching those required	24
Experience not matching that required	21
Qualifications not matching those required	18
Need to work part time or flexibility	10
As aspect of health	7
Other	18

Source: Survey of Jobseekers aged 50+ (TAEN, 2009)

Comparing with the survey’s results in 2008, the percentage of respondents saying there were seen as too experienced, over-qualified or too old by employers, frequently interpreted as evidence of ageist attitudes, rose in 2009. 72% felt that they were seen too old, up from 68% in 2008; and 48% said that they were seen as too experienced or over qualified, up from 42% in 2008. The belief that older workers are too experienced or over qualified makes them to accept lower wages to come back to the labour market.

## **GREECE**

### Access to labour market

Despite attempts to move from passive to active policy measures for the unemployed and to modernize the OAED (the Greek Manpower Employment Organisation) through the creation of more extensive services including advice and counselling, computer based services, it tends to remain a highly centralized structure, with local branches having almost no autonomy to select measures to match local needs or to provide more individualized services to individual clients. The small size of businesses, the highly personalized nature of the Greek labour markets, are some of the factors that tend to limit the capacity of the public employment services to work effectively for all levels and ages of employees.

As Karantinos and Manoudi (2011) report, the main methods according to the LFS data (2009) used to find work by all unemployed are: unofficial or indirect methods i.e. applying to employers directly (85%) and asking relatives and friends ( 87%); answering advertisements (25%), taking tests and interviews (20%) and the public employment service (60% ). Given the lower rates of literacy and low levels of ICT literacy, it is clear that informal methods are predominant amongst older unemployed workers.

### Specific barriers for older workers

The greatest barrier to employment is the lack of jobs in many sectors, particularly in jobs that are considered well paid and with appropriate status. In examining the situation of older workers the barriers to their employment – apart from the very substantive and ever growing issue of low labour demand – are their low educational levels; poor access to appropriate training; and restrictions on their dismissal. High non wage costs and limited wage flexibility not only contributed to low labour turnover and relatively low unemployment rates for older workers but had the consequence that older unemployed workers found it difficult to get rehired. Though recently severance payments and firing limits have been eased the impact on the employment of older workers is unknown.

## **POLAND**

The barriers for older people to access the labour market can be presented from the point of an older person, but also can be found in the attitudes of the employers. From the first perspective the following barriers may be mentioned:

- weakening of the health condition
- worsening of the financial position which reduces expectations and needs related to the quality of life
- feeling of alienation and loneliness
- reluctance to social and professional activity resulting from life experience
- involvement in family life
- lack of digital literacy

From the point of view of employers they are not aware of the benefits of older workers. Only 2% of Polish companies organized training session on age management issues. Another research of the IBC GROUP Central Europe Holding „Diagnosis of the situation of 45+ people in Poland in the eyes of employers” showed an interesting trend. Even if the employers know the specific needs of older workers (flexible working hours, less stressful tasks, possibility to work at home), only 3% declared that they reorganize their working arrangements to correspond to the needs of their older workers.

### **3.2.4 Policy and legislation**

## **SPAIN**

Spain is currently one of the countries with the fastest ageing rate, but they are also pioneers in active ageing issues. The government of Spain has been gearing the policies for older people for some years now towards active ageing, and the social benefits are extended for older people to have a greater income and revenue.

Spain wants to foster the older workers recruitment through the creation of special types of work contract and specific measure. These tools are:

- a) Work contract for workers over the age of fifty-two who receive unemployment benefits. In order to be part of the contract, the unemployed worker must be over 52 years, be registered in the Public Employment Service and be receiving any of the benefits included in article 215 of the Written Text of the General Social Security Law or the unemployment benefit in favour of temporary workers included in the special

Agricultural Regime of the Social Security. Both worker and employer will receive some aid.

- b) Bridging work contract for those who are registered as unemployed in the relative Employment Office or have arranged a contract for a specific duration with the company, to substitute the worker of the company who accesses partial retirement.
- c) Standby work contract arising from early retirement. The aim of this contract is to recruit unemployment workers who are going to substitute those who are bringing forward their retirement age.
- d) Reduction of Social security contributions for workers aged sixty or over. Certain reductions will apply when the worker is over 60 years, has a permanent contract and has been working for the company, at least, five years.
- e) Exemption from Social Security contributions with respect to employed workers aged sixty-five or more if they have decided to continue or re-start their labour activity with a permanent contract and they can prove thirty-five years or more of effective contribution to the Social Security.
- f) Reductions of Social Security contributions for workers aged 59 years or more who have signed a permanent contract and have been working for the company, at least, 4 years.

The regulation that governs these work contracts and measures are listed below:

- a) Royal Decree Law 3/2012, 10 February
- b) Law 39/2010, 22 December, on General State Budgets for 2011.
- c) Law 43/2006, 29 December
- d) Transitory provision 5 of Law 45/2002. 12 December, on Urgent Measures to reform the unemployment protection system and improve employability.
- e) Law 35/2002. 12 July, on Measures to establish a gradual and flexible retirement system.
- f) R.D. 1132/2002, 31 October, on development of certain precepts of Law 35/2002. 12 July, on measures to establish a gradual and flexible retirement system.
- g) R.D. 1194/85, 17 July on rules on bringing forward the retirement age as a measure to foster employment.
- h) Rewritten Text of the General Social Security Law, approved by Legislative R.D. 1/1994. 20 June, according to the wording given by article 11 of Law 35/2002. 12 July

## **THE NETHERLANDS**

As it is stated in the National Report of the Netherlands, the policy to enhance older workers during a later age is reflected in three kinds of strategies:

- a) Increase of the potential of older workers
  - Abolition of spare policy (preretirement, extra leaves)
  - Increasing pension age. According to van Dalen et al. (2010), successive government campaigns have been launched in the past decades to increase the retirement age correspond with increases in life expectancy.
- b) Increase of the demand for older workers
  - Experience
  - Salary subsidy
  - Premium reduction
  - Take away employers risks
- c) Labour market incentives
  - Counseling and guidance
  - Training and up skilling

According to that report, the combination of these strategies seems to be very effective.

## **UNITED KINGDOM**

The UK government has introduced over the last 15 years key initiatives to support people back into work and the long term unemployed:

- a) Central and local government. A selection of some provision and support made by the Department of Work and Pensions:
  - Work programme for people unemployed for more than one year providing personalized support to an expected 2.4 million claimants over the next seven years.
  - New Deal for unemployed
  - Enterprise clubs for encouraging self-employment
  - Job seekers allowance

The Department of business Innovation and Skills is establishing a new adult careers service

b) Charitable sector:

- Citizens Advice Bureau (CAB): offers free support and advice to people. It has developed special advice providers for people in financial difficulty and debt counseling.
- Age UK: provides free helplines.
- Tax Help for Older People: provides advice on tax.

## **GREECE**

The basic employment policy mix open to various vulnerable groups in Greece (disabled, immigrants, unemployed individuals 45-64, ex-drug users, etc) has active measures such as employment subsidies, start-up incentives and quotas, vocational training and retraining programmes and accompanying support services. Some of these actions and programmes are financed out of national resources (i.e. wage-subsidy programmes, start-up schemes, etc.) whereas many are financed by the European Social Fund (Operational Programmes, Greek Community Support Frameworks) and under European Community Initiatives.

## **POLAND**

The basic services provided by the labour market institutions in Poland for unemployed people of over 50 are the same as for all other unemployed persons:

- Employment help
- EURES services
- Vocational guidance and information
- Improvement of job searching skills
- Training sessions

In 2012 the government has started a specific programme targeting older people: "A Government Initiative for Social Activity of Older People for 2012-13". The programme intends to increase older people's participation in social activities such as: universities of third age, local community councils (including those associated to church), self-help groups, cultural societies and housewife clubs. The interesting thing is that only 12% of Poles of over 55 declares their readiness to be involved in various forms of voluntary work. The European average is 27%.

### **3.2.5 Access changing situation (some forecast)**

## **SPAIN**

The tendency over the coming decades is for the labour force to decrease. The center groups of the pyramid, between 20 and 50 years will have fewer workers in 2050 than now. On the other hand, the number of older people will increase considerably. The ratio of the population aged 65 and older for every one hundred people aged 16-64 years indicates that currently there are 22 older people for every 100 in potentially active age. However, in 2049 this will have doubled (53 for every one hundred), two working age people for every older person.

The preview forecast has caused the enactment of law which aims delaying the retirement age. Through Law 27/2011, 1 August, on the adjustment, adaptations and modernization of the Social Security System (BOE, 2 August 2011) the retirement age has been extended by two years, until the age of 67, in general, an objective to be reached within a 15 years period. To this end, and due to the increasingly later entry into the labour market, a promotion of retirement policies for people older than 45-50 years old is expected.

## **THE NETHERLANDS**

The European Centre of the Development of Vocational Training points out that the public debate in Europe about the ageing phenomenon implies a fundamental shift on older workers. New policies have to be more flexible, more preventive and more activating.

According to the van Dalen et al. (2010), employers in ageing societies will inevitably be confronted with the economic challenges to an ageing workforce. Designing policies that enhance the employability and productivity of older workers is one of the challenges personnel managers will face in the near future.

The preview paper mentioned has examined how employers are currently shaping their policies to foster productivity and participation of older workers in the Netherlands. Generic policy measures that seek to accommodate older workers - for example, by offering them additional leave or reducing their workload - are often perceived and put into practice as 'age conscious' personnel policies. The paradox of this type of age consciousness is that these actions seem, rather, to limit the opportunities of older workers in the Dutch labour market (Euwals, De Mooij and Van Vuuren, 2009). Employers are especially sceptical about the application of measures imposed by the government or sector-wide labour agreements as these measures reduce older workers' employability and raise costs. Only very few organizations have personnel policies that are targeted at narrowing the growing productivity-wage gap. Only six percent of the organizations made use of the possibility of demotion and a mere 13 percent had special training programmes for older employees. The lack of a clear age-conscious personnel policy becomes most apparent when we consider the case of underperforming workers. When older workers no longer perform up to standard they tend to be tolerated and no corrective measures are taken to improve their employability. Their non-performing younger colleagues on the other hand, are not tolerated under such circumstances and are dismissed. Employers who wish to develop an age-conscious personnel policy need to tailor their measures to individual employees in an effort to enhance their participation in the labour force and promote sustainable employability.

## **UNITED KINGDOM**

According to McNair's paper, "Older people and skills in a changing economy", both the demand and the supply of older workers will continue to rise. The author has based his study on *Working Futures 2010-2020*, which is the latest in a series of detailed projections of UK employment, productivity, labour supply and skills.

So, according to the latest available projections, over the decade to 2017 there would be a net requirement of 13.5 million job openings but only around 8 million young people will leave

initial education that period. Besides that, as the size of the age cohorts entering the labour market will shrink by 25 per cent between 2004 and 2020, while the numbers retirement age will grow by 15 per cent, there will be a substantial labour shortage assuming that the gap will not be filled by immigration (Office of National Statistics, 2011a).

The underlying prospects for the employment of older people in general are therefore positive. Although some labour problems will be resolved through changes in technology, work organization, off shoring, or simply reducing output to match capacity, many employers can be expected, under pressure from skills gaps and shortages, to seek ways of making work more attractive to hitherto marginal groups, of whom older workers are one. In fact, employers often prefer older people to other marginal groups, because there are seen as the least different from the conventional workforce, and because of perceptions of experience, knowledge and reliability (McNair et al., 2007). However, it is likely that employers will continue (as at present) to prefer extending employment for existing well regarded employees to recruiting new older workers. Those not in employment, who have narrow work experience, low skills and qualifications, or with limiting disabilities will continue to find it difficult to return to anything other than very low skilled and low paid work.

In relation to the supply of older workers, it is likely that it will also increase. Older people's participation rates have been rising for a decade, and as older people become more visible and capable in the workplace, the idea of working longer is likely to be more widely recognized. Furthermore, by comparison with the generation currently retiring, older workers in future will be better qualified, and will have been much less likely to have worked in heavy manual occupations, which reduce life expectancy, and ability to work (Marmot, 2010).

A key feature of the government's economic strategy is to rebalance the workforce, reducing employment in the public sector by 400,000 and increasing it in the private sector (Office for Budget Responsibility, 2011). As the public sector workforce is older, especially in the age range of 40 and 60 years, the policy may have a terrible effect on older workers.

## **GREECE**

The labour situation of older workers has rapidly changed since the financial crisis broke in 2009. The employment levels have been under pressure and unemployment among older workers has been increasing fast, in line with the general increase for the whole of the work force. Besides that, the government has carried out certain measures in order to make the labour market more flexible. Some of these measures, such as individual work contracts, sub-minimum wages for the young and cuts in severance payments, are likely to affect older workers negatively. In fact, it is said that due to the measures chosen to deal with the crisis, older workers stand to lose their relatively supported position they have enjoyed in the labour market up to now. Along with the labour market changes, older workers have also been affected by the latest social security reforms whose objectives are to increase the retirement age, to close early retirement pathways and to cut both pensions and social benefits (Karantinos, 2010).

According to Karantinos' paper, most social commentators in Greece would agree that in the medium run, the gains for raising the retirement age limits represent only a small part of the fiscal challenge facing the Greek social security system and that the future viability of the system can only be safeguarded by higher employment rates. In order to facilitate the retention of older people in the labour market, the measures that should be carried out must focus on maintaining the work capacity of older workers, the promotion of flexible working arrangements, including part-time retirement, the removal of the barriers which older people (including early retirees) face with respect to training, investments in care facilities and extensive job-search assistance.

## **POLAND**

The expectations in Poland regarding the barriers to the access to the labour market can be summarized as follows:

- the ongoing global economic crisis and the ageing society will definitely put a pressure on the situation of older workers on the labour market;
- decreasing opportunities to find a classic full-time job will be more obvious for older people mostly due to stereotypical approaches of the Polish employers
- a positive signal is that the government started a number of initiatives aiming at improving the situation of older people on the labour market; such programmes as "Solidarity 50+" shall make the societies more sensitive to the issue of an ageing workforce

### **3.2.6 Feedback from Service Providers. Stakeholders and Intermediaries**

## **SPAIN**

They are in Spain many entities and associations which are concerned with the older people interests' defense. These can be found at every territorial level and they are both public and private. Some of their recommendations are:

- a) The active ageing policy must be a state policy with long-term planning (State Council of Older People)
- b) The ageing policies must contemplate the entire life process of the person, putting it into practice a long time before the institutional age considered as the start of old age is reached (State Council of Older People)
- c) Creation of intercultural spaces for older people of different nationalities and cultures (University of Valencia)

## THE NETHERLANDS

There are in the Netherlands several groups of stakeholders and intermediaries which are working on labour market issues. Those stakeholders and intermediaries could be divided into five groups depending on their goals and objectives.

- a) Training organizations such as Odyssee, Stavppr, SBI, De Essenburgh or Blooming. These ones play a key role in pre-retirement education which is rather popular in the Netherlands.
- b) Formal Employment Service (UWV). This organization is forced to send redundant workers back to the labour market. More and more they take into account the vulnerable position of older workers and try to empower them.
- c) Commercial Employment Agencies. These organizations and particularly those who are specialized in employing older workers have been growth drastically in the last decade and anticipate on the more flexible demands from the labour market.
- d) Entrepreneurs organizations. These organizations are very active in promoting the new policy, but they experience problems in the companies where the middle managers and HRM managers are not always able to transform this policy in new concrete supporting measures for older workers.
- e) Middle managers, HRM-professionals and social workers. This is the main target group to change and improve the labour environment for older workers.

## UNITED KINGDOM

In order to know if workers over 45 years have specific needs, the National Report collects information given by Service Providers such as: Adult Education Providers, Citizens Advice Bureau (CAB), Financial Educators, Gran Parenting Advisor, Life planning/and pre-retirement planning facilitators/tutors, Managing change Consultants, Management Consultant, Organizational Development Consultant, Personal Development Educator, Redundancy Counselling Advisor, Workforce Management Consultant and Workers with the unemployed.

The report contains all the answers given to several questions by these agents and this summary will follow the same structure:

### What are the issued faced by 45+ individuals?

- People will have been out of work even longer, morale lower therefore nature of support needs to be more supportive/different for long-term unemployed vs. just employed. As times goes on motivation to get a job drops.
- Where are the opportunities that have been manufactured – like social enterprises – in order to direct clients to practical solutions? Signposting of new enterprises areas.
- Skills needed.

- What is the real potential for self employment – can the local economy absorb it. Depends on the individual.

What are the major ways of assisting 45+ on their life and work journey?

Generic:

- Personal Development: lack of research in how people are successful in these areas. Dealing with setbacks, planning, resilience and negotiation – taking stock of where you are and where you want to go. Confidence – self-esteem, self-image, realistic self – image, managing feelings. How to educate/teach resilience – same question as how to teach innovation. Providers need to give tools. Many are failing to give proper advice. Networking an important technique – economic networking (most people good at social networking but not economic working). Spectrum of skills outside the workplace and acknowledging those.
- Financial education on face to face courses – money, tax. Assisting people to help them identify where they are in terms of net worth – finance – life journey. Many people do not know where they are financially – until a crisis happens to make them wake up.
- Motivation: how to motivate – need role model, delivery in the community – but with providers who understand the community. Employers engaged in the delivery/outcomes.
- Toolkit needed for those in a crisis i.e. for people who have already lost their job.
- Strategies for how people expose themselves to opportunities.
- People in work – how to stay in work.
- People out of work – how to get back in.
- Reaching the Client group: how to reach the client group? Relate – going into the workplace to deliver counseling. CAB – going into workplace and secondary schools to talk about financial management. Religious centres, shopping centres, doctors, medical practices, adult education, libraries, schools to reach parents.
- Who pays for retraining? Funding available for people made redundant – available through DWP (and appointed providers) - but have to be redundant.

Specific:

- Mid life courses – 45+ labour market changes – skills required. How to stay in labour market for next 20 years. At mid-life – where courses are delivered to employed, what people found most interesting/want is financial education.

- Redundancy courses. Ability to manage loss of job and need support in finding another job. Impact of job loss is significant. People need tools and techniques on how to mobilize themselves to get another job.
- In employment. Make sure your CV up to date, to keep ahead of the game.

How do you think your services will change over the next 2 years?

- Providers have to realize their limitations of what they can offer.
- How does voluntary work fit in – voluntary that helps with self-worth – view volunteering is hopeless, what someone needs is paid work. If do voluntary work then people need to demonstrate the skills they acquired. Clients need help.
- Within these groups – am I in sector with a lot of transferable skills, do I live in an area of high employment, what is my age group, what are my financial obligations, do I have money to pay for retraining/reskilling, do I have personal attributes. It is unlikely that a provider will be able to meet all needs.
- Make decision based on where you are in life and then look at toolkit to see actions to take.
- CAB – clients greatest needs: revolve around financial pressures: understanding what they were entitled and what it would mean to them. Managing debts, understanding taxation
- Financial matters with CAB (a charity concerned with supporting people locally) clients – predominantly pension schemes – lack of provision. Advise how best to use the tiny benefits to support themselves. Understanding brochures and statements corresponded with legislation and trying to combine several small streams into one.
- Translation of letters from government departments into everyday English.

What are the greatest opportunities for the 45+ group in terms of paid work?

- Trends in labour market for example: energy efficiency, social enterprise.
- Ageing baby boom population – self-employment opportunities – training the young to look after us in older age.
- Development of new technology/Helping people with IT
- Hot desking – working from home. Length of working day/merging

Other issues related to the 3C Project

- Who is the target market for the proposed workbook. It will have to be generic in order to be relevant to the large group of relevant clients.

- 50+ workbook (from the 50+ Europe Project) – embraces people in employment, and those looking for work. Review exercises in 50+ workbook.
- 45+ workbook – needs to be written to anticipate changing needs. How to be one step ahead of the game (when in employment).

## **GREECE**

One attempt made to bring together stakeholders in developing an active labour market strategy for older workers was in the programme developed by OKE (Social and Economic Committee of Greece) called Empeiria. (2006-7) that worked with 4 major but many additional stakeholders (trades unionists, employers, universities and researchers, government bodies) in attempts to develop common policies and practices for older workers. Funded under EQUAL, it produced a wide range of reports dealing with demand, labour markets, training and many other relevant issues, and subsequently made a commitment to continuing the work through the development of an Employment Observatory. So far they have run discussions on discrimination in the labour force but it is unclear if employers and policy makers, trades unionists and older people will be sufficiently motivated to substantively change policies and practices.

Generally they felt the issue of older workers was not on the political agenda and not a political priority.

Amongst other key stakeholders interviewed, the head of one Training Institute (KEK) with considerable years of experience originally working for the National Manpower and Employment Agency, and who is sensitive to the issues of older workers, reported that a manual for service providers could not be used by the public sector (OAED, counselling services) as it would have to pass a Ministerial decree to be adopted formally, while it is impossible for individual counsellors to use it as the service providers cannot have special services for older people exclusively. In addition the manual is irrelevant for the training centres which are not responsible for job placement except for practice (work experience). Their negative behaviour in actually training older workers arises from the fact that employers will not take on older students for a 3 month placement and perhaps subsequent employment, leading them to not train older workers - as they would not get paid unless they could arrange the training.

## **POLAND**

The key findings are:

- The government should support lifelong learning initiatives intended for older people and encourage their participation to this form of learning
- There is a need for training tools tailored to the needs of older workers; the tools available for training institutions and employer services are rather of general nature and cannot be used effectively with older people

- There is a strong need to develop training curricula on age management for employers

### 3.2.7 Conclusions and specific needs

#### SPAIN

##### Conclusions

This section will show some conclusions that have been extracted from the discussion groups that appear in the “Nation Report on the Labour Market – Spain”. Firstly it must be said that the target group (45 or over) is very heterogeneous. Therefore, it is necessary to distinguish between those who have economical needs and those who have their economical needs satisfied. Besides that and due to the fact that the age range is very broad, it is said that the older people starts from the age of 55, when the greatest problems arise to seek employment. It would be necessary to harmonise and clarify the legislation of the entire EU so that people over the age of 45 can access work under the same conditions. Although the competences are national, it would be interesting to promote a common employment policy for older workers.

##### Needs of older people

<b>General needs</b>
<ul style="list-style-type: none"> <li>- More counselling, reskilling and replacement programmes especially aimed at older people</li> <li>- Work on fear of change, of failure and retraining capacity</li> </ul>
<b>Training needs</b>
<ul style="list-style-type: none"> <li>- New Technologies</li> <li>- Languages</li> <li>- Open the university to older people but with better economic conditions, not entering into the discrimination of the University of Experience.</li> <li>- Opportunities of the service sector of social enterprises, as they offer a lot of opportunities both from the viewpoint of a paid job and voluntary activities</li> <li>- More flexible, requiring responsibility and commitment</li> <li>- Subsidised training courses must focus on people over 45 years since they are being left on one side.</li> </ul>
<b>Information needs</b>
<ul style="list-style-type: none"> <li>- Location of new employment sources and adaptation of the training resources to these employment demands</li> <li>- Information related to the financial sector performance</li> </ul>
Source: “National Report on the Labour Market – Spain”

#### THE NETHERLANDS

##### Conclusions

The current situation of older workers is now better than in the past, according to the National Report. The participation rate of older workers has increased and is nowadays on the average of the European Union.

The labour participation of older people keeps increasing. This positive development has a negative side-effect that only the number of working older workers is increasing, but also the number of unemployed older workers. This is not only caused by a growing number of older people, but also because older workers have fewer opportunities to withdraw with maintenance of income or to succeed in finding a new job.

The Netherlands is aware of the older workers' risks and, because of that, the government believes in the importance of agreements between social partners about employability of older workers, also including measures about mobility of older workers and older unemployed workers. The data shows that when older workers still get unemployed the chance for return to the labour market is very low.

### Needs of older people

To explain which the needs for older workers are, the National Report has collected the data of three focus groups surveys: a survey among 32 older workers over 55 years who have been returned to work, a sector specific survey among 1,350 nurses and other care professionals and a survey among 463 ex-participants in pre-retirement courses.

The Netherlands is still planning to have interviews with officials from the UVW and from commercialized labour agencies.

### **Survey among 32 older workers over 55 years who have been returned to work after a period of minimal 6 months redundancy.**

Only a few of this group have found a new job. Moreover the final result has not been positive because mostly they had to accept work on a lower qualification and status level and partly for a lower salary as well.

The duration of the redundancy has a deep impact in their search for a new job. It was very characteristic that those who had been redundant no longer than a year were very much more intensive job seeking and had often contact with a former employer who asked them to come back or to work in a traineeship. However, those who were redundant for a longer period were also intensively seeking, but had less success in their first re-integration process.

The attitude of job seekers is very decisive:

- They need to show a strong perseverance and have to make many efforts to stay motivated in job seeking (public and private coaches can play an important role here).
- Self-esteem and self-confidence is necessary to make a chance on the labour market.
- The job seekers need to have a clear picture of their own competences because they have to convince the employers. As this is not often the case, the role of a coach could be fit here as well.
- The job seeker has to make contact with employers.

Among this group five ways could be identified how they found new work: from their own strength, supported by a consultant or with help from a re-integration coach, transferred by an employment agency, subsidised with financial support by the local government and by self-employment.

**Sector specific survey among 1,350 nurses and other care professionals, health workers and assistants in hospital, in psychiatry and home care, in care for disabled people and nursery homes.**

If their employers pay extra attention to their situation (reduce heavy work and offer fixed working times), many of this group would be willing to stay working until the pension date or even later. If these conditions were not possible, many would retire earlier.

In the Netherlands, the 14% of the nursing staff is over 55 years. The work is not very attractive by the heavy physical work and the irregular working hours. At the same time, their colleagues want them to stay working as long as possible due to their experience and skills, they can cope with stress and they are loyal. Unfortunately, the opportunities are limited because not all work can be made less heavy and not all employees are willing to accept new mentoring or administrative roles.

Thus, it is crucial that both employers and employees get together in order to discuss about all these issues and to explore how the work can stay attractive and pleasant at all.

**Survey among 463 ex-participants in pre-retirement courses.**

Among males participants, most of them have remained at the same company during their professional career. Many have experienced frequently reorganizations and interim management the last years, and this has as a result in a certain resignation. These changes could make them easier to leave but it often damages the employee's self-esteem and decreases the loyalty towards the company. At obliged dismissal, the workers get angry at the management which only pays attention to the profits and barely to the human capital. They do not have a strong social network: good colleagues but a few good friends.

In relation to the females participants, traditional housewives are an exception. Many women are part-time workers, they have generally worked before their marriage, they stopped to take care for the children, and started part time working again afterwards. Women do have their own friends' network. They are frequently active as volunteer in associations, and are often caring for older relatives besides their job and their own family.

Talking about their relationships, most of the couples are around 40 years together. Nowadays they are more often in new forms of partnership. For all of them, the number of children was consciously chosen. Although many of them have been educated religiously, they are seldom practicing.

Regarding financial issues, they have saved some money during their lives and most of them do not have financial obligations except for their children's education.

Finally and regarding their own development, all of them are aware of the importance of a good health. Besides that, they want to keep active and updated about the new media, technology and computers, to travel around the world, to find out new purposes and to be politically aware.

## **UNITED KINGDOM**

As it has already said, the group of workers over 45 years is very broad and diverse. Therefore, the best way to know their needs is through their own opinions. The UK National Report collects the information provided by the focus groups. The main issues identified by them will be subdivided into the following main categories: economic wellbeing in later life, paid work related needs, other work related needs, social needs, training and educational needs and other needs (including social enterprise).

### Economic wellbeing in later life

- Income and financial security → most of the individuals surveyed identified this meant having enough money to live (to be able to buy the things needed and have some money left over)
- Financial wellbeing and security → in general, most of the individuals surveyed think that the financial security is related to have enough income for shelter, food, warmth and to make choices to achieve satisfaction. Besides that, in another context, some surveyed mentioned others aspects related to financial security, including: peace of mind and harmony. A core aspect of financial wellbeing and security, for some, involved effective money management. Although the majority of the people feel that they have a good understanding of their financial position, around 45% have indicated that they would welcome more information.
- Income generating strategies → most of the individuals surveyed are aware of common ways to generate income (paid work, self-employment, local exchange systems/bartering, pensions, rental room income, etc.) and other imaginative and sustainable options were also mentioned (low cost heating service for hot water, getting EU funding and BCTV voluntary conservation hours).

### Paid work related needs

There is clearly a financial or income need associated with paid work.

### Other work related needs

The focus groups also identified other needs associated with working including: emotional needs (self-worth), personal development, intellectual needs, take up a challenge, social interaction, using skills experience, additional education and learning and flexibility. Many of the needs associated with purposeful occupation are also met by volunteering, active citizenship and caring.

- Volunteering. The idea of volunteering is to do work without pay was clearly understood. Many people undertook formal and informal volunteering. Some of these benefits are: giving something back to the community, maintaining personal activity, mental stimulations and social contract/engagement and interaction, learning some experience and knowledge and feel valued and contributing to the community.
- Caring work splits into two forms: type one, the personal caring for people within one's own circle of family, friends and neighbors; and type two, paid caring as in a job.
  - Caring type one: this was very common and also impacted on by age, stage and family patterns. In the UK with more linear and less extended families, often caring spreads across for generations. The increase in second and blended families also added to the complexity of caring patterns. Caring is recognized factor in work exist.
  - Caring type two: paid caring work provides an opportunity for income generation, but generally at lower rates of remuneration. Caring work is often an access route into paid work, when people have few or no qualifications.

#### Social needs

Within these, there is the active citizenship. This term is normally used to describe forms of participation in the community, local politics, environmental or ecological activity. Therefore, it covers a very wide and varied range of activities. Active citizenship itself is unlikely to lead to income generation, excluding social enterprise initiatives.

#### Training and educational needs

An issue identified by participants was that individuals and employers often did not recognize transferable skills, qualities and knowledge, which could be derived from existing skills and unrecognized skills from work, home and hobbies. The most needed skills are: appropriate telephone and computer competence and the ability of transferring their skills through generations.

#### Other needs

- Social enterprises. Few people were aware of social enterprises or their potential. There is a clear need in the UK for greater knowledge and awareness of the potential value of social enterprise to individuals and communities. This would include more knowledge and information on active citizenship and social enterprise, and the interrelationships with local government, business, and the charitable (third sector) and their possible sources of funding.

There were quite a lot of questions prompted about social enterprises and how they work, including what is a social enterprise – working for charity or volunteering or being self-employed? How do I find out what exists in my area? What recruitment opportunities do they offer? How would I find a work in one (paid or unpaid)? How do I

know the difference with other charity? Is it a commercial enterprise or other voluntary enterprise? Could they be used for Community/shared housing or credit unions?

- Health and wellbeing needs were considered important
- Barriers. According to the opinion of some individuals surveyed, some barriers are often the result of their own thinking. To believe that they are too old to get a job or that people need money more than they do, are important mental barriers which deeply affect their behavior and attitude.

## **GREECE**

Considerable data indicates that neither Greek employers nor employees have a positive attitude to continuing working after 60 or 65 years (Eurobarometer).

From the small study undertaken with a varied cross section of older workers, several issues of relevance to the labour market and ensuring the active inclusion of older people did emerge. In the sample several had found alternative methods to ensure they were useful or busy or earned small amounts. Clearly though the responses came from a non representative set of people aged 45+, some comments are relevant.

- Those with employment problems who wanted work reported feeling helpless. They experienced a lack of support from the state or Local authorities or any other organization of relevance e.g. OAED, women's organizations. They did not perceive themselves as passive but felt that they had nowhere to turn and that there was no sensitivity to their very real difficulties in finding work again. Overall general labour demand and the decline in the availability of cash in the economy had impacted on the older workers interviewed in terms of their ability to find work e.g. as extra mural teachers. In some cases technological changes had impacted on their possibilities of finding work e.g. journalism.
- Training was something many of them did regularly either through their existing employment or out of interest. Updating knowledge e.g. computers, language, was mentioned but not necessarily as a way of getting reemployed – often they felt they were already in full possession of the right knowledge, experience and skills. They also pointed out that though they would and did continue to train in their field or related fields, moving completely into another field was often very difficult (cost, institutional barriers) or they felt unwilling to undertake this with insecure outcomes. Striking was that those working in the caring field who were interviewed, enjoyed it. However those without work and trained in other fields were unwilling to seek work in the caring field as professional paid carers. Many already undertook or had undertaken unpaid care work.
- Ageism, the preference of employers to hire younger (cheaper) employees, was reported. Some employers were seen as problematic. Older workers do cost more and employers will not hire them if they can hire someone younger. Seniority issues i.e.

promotion by virtue simply of years of service, remains a structuring issue in the Greek labour market.

- A lack of finance for social or local actions, were reported. Cases were discussed where older people had or were trying to start up small enterprises but the tax situation - the lack of clarity in regulations, the high costs of social insurance, were real barriers to working in the official labour market. Interest in social enterprises was considerable but any action would have to address the tax and social insurance situation of participants and part time work. Respondents were aware of organizations (enterprises) to care for the sick, to run cultural events, Social enterprises are a new form of legal organization in Greece and as yet very few have started. This is one area where a Manual would be useful.
- The need for better government, including unemployment pay beyond six months, was discussed. The role of both EU and national economic policy was mentioned as the causes of the economic problems of older workers. The need for transparency, a curb on corruption, a curb on exploitation of workers, and in some cases the total absence of a functioning state were all seen as fundamental issues underlying the situation and needs of older worker's
- The current economic situation of unemployment and extra taxes and cuts in wages makes everyone feel less secure. The cost of living has not gone down. Almost a half reported being unable to meet their basic needs.
- Opportunities to earn money legitimately are missing. Many work in the grey market e.g. occasional lessons, sales, and small jobs. The capacity of the state to deal with this in a fair manner appears limited. There is a lack of security about rules concerning taxation (retrospective taxation occurs) making everyone very careful, inhibiting entrepreneurship. There is not a substantive need for financial advice – most have nothing to invest. While some would like advice e.g. about tax, the difficulty is to be able to find appropriate financial advisor.
- Many were aware of voluntary jobs – one participant said “Currently there are more voluntary jobs than paid”... and are already volunteers in organised and non organised ways. Only a few were unaware of the organisations available though perhaps not of their variety. Coordination of existing Networks was also discussed so that potential helpers, volunteers or paid, would know who to approach: there was an impression that there was some lack of clarity in the status of some NGOs.

Health issues were present amongst those interviewed and some had serious health problems (breast cancer, degenerative diseases, and older respondents had blood pressure, mobility difficulties) yet **no-one** reported these as having limited their capacity to work, volunteer or participate. Depression was a serious problem that limited did limit their ability to participate in the labour market or in other social actions. Since research findings do indicate the relationship between unemployment and depression, health service providers and policy makers should be aware of the likelihood of worsening mental health in Greece. This may be

something that has to be taken into consideration in the planned guidebook. However demotivation and depression are not necessarily best dealt with by a manual.

## **POLAND**

The conclusions from the research made in Poland are as follows:

- There is a strong need to encourage higher involvement of older people into lifelong learning schemes as the numbers for Poland are one of the smallest in Europe. This would require development of specific training curricula tailored to the needs of older workers;
- Majority of older workers in Poland is hardly involved in skill development practices; the employers do not want to invest into older workers but also the workers themselves cannot see the need for extensive training programmes
- A growing popularity of such educational initiatives as University of Third Age creates a positive signal for adult training providers; it may be concluded that older people like to learn in friendly environment designed specifically for their needs
- The primary qualities for older workers are the possibility flexible hours, not to be assigned to stressful and dynamic tasks, as well as to have an opportunity to work at home
- On the other hand self-employment is not considered by the older people as an attractive option: this is mostly due to much higher risk involved in this type of activity and a huge amount of bureaucracy;
- In terms of personal abilities the older workers in Poland show higher interest in training in time and stress management than in the training of key competences.

## 4. OTHER ISSUES

Depending on what the countries have explained in their national reports, this epigraph will cover several topics vary from the White Paper Active Ageing, senior entrepreneurs to voluntary work and active citizenship.

### SPAIN

The General Department of Social Policy under the ministry of Health, Social Policy and Equality, presented in November 2011 the White Paper on “Active Ageing”, prepared at the initiative of the government of Spain to serve as a guide policies aimed at improve the quality of life of older people. In its preparations has involved not only the government but also older people’s associations, social partners and several experts in the field of third age.

The White Paper includes more than one hundred proposals that respond to reality, desires and expectations of older people about their future. To do this, the views of older people about themselves and the general opinion of the public about older people have been taken into consideration. Chapter 7 of the book is devoted to the lifelong learning, with particular emphasis on the impact it has on the world of the elderly-increased personal autonomy and quality of life, improved personal skills, etc.- and the different areas in which it develop, included the issue of older people in the field of information technology.

Some indicators that are included are:

- 53% of older people start new activities after the age of retirement. In 1993, only 9.5% of people over the age of 65 had started an activity after retirement.
- 43% of Spanish older people want to actively and comprehensively participate in the Spanish society.
- 28% belong to an organization and 8% specifically to voluntary organizations.
- 87% want to live at home but at the same time, Spanish older people want to maintain intense family relationships.
- 86% of older people have not passed their primary studies, but in 2007, 8% of them older people stated that they had taken part in educational activities.
- 45.5% of older people highlight that they enjoy good health.

The White Paper highlights the need for all social strata to interiorize a series of priorities in order to successfully cope with the transformations caused by the already ongoing demographic changes. In this regard, it launches one hundred proposals. Among many others:

- a) Assume that individual development extends throughout people’s entire life cycles, which entails a social repercussion.

- b) Establish an economic policy that contemplates the entire life cycle and facilitates human relations, reserves time for personal care, solidarity and social relationships, which improve the economy and security of older people.
- c) Develop, foster and disseminate a concept of older people that adapts to the rights that correspond to them as an integral part of citizenship, without discriminations or inequalities.
- d) Facilitate their active participation in all fields and at all levels of society, and foster intergenerational solidarity.

## **THE NETHERLANDS**

### Self employment

In accordance with the National Report on the Dutch labour market, the most serious barrier is the age. The older the worker is, the less time the older worker has to be an active entrepreneur. Due to that, senior entrepreneurs have a good reason to take over an existing company instead of starting up a new one. Although buying an existing company is more expensive than starting a new one, starting senior entrepreneurs seems to have more financial possibilities. In fact, data available from the CBS about the financial capital of families seems to confirm this: the average capital is increasing by age. The senior entrepreneurs' profile is: 67% are men and 33% are women and 40% of them are high educated, levels 5 and 6 (Eurostat).

The National Report collected data from a survey carried out of the reasons to start a company. Most mentioned aims, both young and senior entrepreneurs, to start an own company are the challenge to do so, to be your own boss and the desire to perform specific activities. Besides that, there are three aims which are often mentioned by senior starters: by necessity, due to unemployment or imminent unemployment. It is a striking fact that these are all negative reasons: one makes the choice for entrepreneurship, because working as employee seems no longer feasible. This might be explained by the worse labour market situation of older workers. Particularly in the Dutch market, the long term unemployment seems to play a key role. Unemployment among older workers is even high to unemployment among the age group 25-44. This is caused partly because a relatively high number of (potential) older workers see themselves not as part of the working population.

### Voluntary work and active citizenship

The Netherlands had in 2008 5,000,000 people who are active in voluntary which means that the 42% of the total population participated in this type of activities.

**Table 35. Organised voluntary work per age group (in %)**

	1998	1999	2000	2001	2002	2003	2004	2007	2008
<b>TOTAL</b>	44	45	45	43	42	42	43	44	42
<b>45-54</b>	47	47	47	46	45	48	45	47	46
<b>55-64</b>	44	44	46	46	45	48	45	47	46
<b>65-74</b>	40	41	42	37	40	40	43	46	41
<b>75+</b>	17	22	18	18	22	19	22	26	24

Source: CBS

Looking to different age groups we see that the number of participation as active citizen is stable in all age groups, but in the age group over 75 there is still any increase. So, this is an indicator that older people stay longer active in social participation.

In relation with active citizenship, it is defined as “active participation of citizens to society socially, culturally, economically and/or politically”. When talking about active citizenship, a relevant distinction has to be made: the difference between *traditional* voluntary work (mostly as active member of an association) and *new* voluntary tasks which are mainly defined and counseled by professional organizations in care and wellbeing. In the statistics both kind of voluntary work are included and together they are the cement of the civil society.

- ✓ Active seniors in traditional voluntary work. The UVV (Union Institute of Volunteers) is one of the largest voluntary organizations in the Netherlands and they have a strong potential of volunteers although since 2003 the total number of volunteers is declining. By age groups, people between 60 and 74 years are those who more participated in this organization. Therefore, the potential of volunteers is not only declining but also it is ageing.
- ✓ Older workers in new voluntary work. Although everybody seems to agree that there is an increase of specific, sometimes semi-professional voluntary work, there is significantly no current research on it and there are only pre-assumptions about what this means about competences, training and an age specific approach.

## UNITED KINGDOM

### Self-employment

The Institute for Employment Studies published last August, “Skills for self employment”. This paper shows the self employment trends in the United Kingdom.

Data on self-employment dynamics (e.g. from panel surveys: see, for example, Meager and Bates, 2004) also show that the likelihood of self-employment entry tends to increase with age, while the likelihood of self-employment exit declines with age (or, looking at it another way, the duration and stability of self-employment increases with age). Many explanations have been put forward to explain this pattern, but most rely on the notion that individual accumulations of capital tend to increase with age, and that such accumulation may be both a precondition for self employment entry, and a factor enhancing survival chances in self-

employment. This applies both to certain kinds of human capital (e.g. skills and experience acquired in wage employment) and to financial capital (e.g. savings or inheritance which help overcome entry barriers to business start-up).

The highest rates find among people above normal retirement age. There are several likely reasons for this latter finding. First, the self-employed, without a normal retirement age, have options to continue working into old age traditionally denied to people in salaried employment (it will, therefore, be interesting to see what effect the abolition of the default retirement rate for employees has on self-employment rates). Second, many people move from employee to self-employed status in later life, in some cases as a flexible route into retirement (the self-employed may, for example, have greater scope than employees to vary the hours and location of their work as they age). Lastly, there is some evidence (see, for example, Meager et al., 1996; Platman, 2003) that a significant group of self-employed people face low incomes and poor pension entitlements in later life and may, therefore, be less able than their employee counterparts to afford to retire.

## **GREECE**

### Self-employment

Self employment rates range among Member States from 8% of 50-55 year old workers in Denmark to 36% in Greece. Self-employment rates rise dramatically with age, more than doubling by ages 65 and older in virtually every country. Thus even in Denmark by the age of 65 and over 26% of workers are self-employed, 62% in Greece, 40% in England. Even when controlling for the relatively high numbers of Greek older workers in self employment in primary occupations (farming, fishing, mining) non-agricultural self-employment rates are higher in Greece. A recent report on self employment amongst men in several EU countries (M.Taylor 2011) using European Household survey data suggested that employment instability and turnover, and the higher associated risks of unemployment, increase the likelihood of self-employment entry, but also self-employment exits. The author points out that formal qualifications have little impact on self-employment flows, while age has a consistent impact. He goes on to suggest the importance of ensuring that education and training schemes focus more on skills typically acquired with experience and improving worker's social capital rather than qualification accumulation.

Changes in the pension rules are likely to have an impact on older workers. These include the increase in the statutory retirement ages for women from 60 to 65, by December 2013, to match men's retirement age; restraints on early retirement to 60 by 2011, which includes workers in arduous occupations; a gradual increase from 37 years to 40 years by 2015 in minimum contribution years; a reduction in pension benefits by 6 percent each year for individuals who retire between the ages of 60 and 65 with less than 40 contribution years. The aim of government policy is to increase the effective average retirement age from 61.4 years to 63.5 years by 2015.