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Barriers and resources of different generations at work

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Executive Summary

In the context of the BeOld project, the transnational report **‘Generations at work – Barriers and resources of different generations at work’** identifies the framework of older workers’ employment in five EU member states (Cyprus, Greece, Italy, Romania and Spain) in order to contribute in the wider European endeavor to reform the labor market, into a more inclusive and efficient one. Currently, reformation of labor market and social security system takes place all across Europe, rendering age management in the workplace one of the greatest challenges for EU and national governments, as employees aged 55+ constitute an essential part of modern organizations. Although retirement age limit has been increased all across Europe and employment rates of workers over 55 have been increased as well, there is a lack of formal policies and good practices to support older workers in the national context of most countries and in organizational level as well.

This report identifies the main barriers that older people are facing in the working environment, together with the potential resources that could strengthen their contribution and productivity in modern organizations. More specifically, the national reports present five case studies of the countries that consist the consortium of the BeOld project, giving the national context regarding older workers’ employment and the perceptions of older workers and Human Resource managers. The desk research of reports identified an increase of older people’s employment rates in all countries, as the retirement age limit increased and currently a reformation process of welfare and pension system is under implementation. However, specific policies and incentives regarding older workers and the organizational environment are absent or very limited in all countries of our study.

From the interviews with older workers and Human Resource managers we identified the working environment reality and the condition of older workers. The main barriers reported are fatigue and physical condition, and also lack of motivation for older people that comes from routine. The main disadvantage of older employees that has been highlighted by both Human Resource managers and older workers is the low level of digital skills. On the other hand, the resource of older workers is the accumulated experience and knowledge through all the years of work. The common finding from the participants interviews is that barriers could be overcome and resources could be used in full potential, as long as specific reforms occur.

The main issue from all reports is the need for specific policies that will assist older people in the working place, not only in the form of financial incentives, but rather in practices such as training opportunities, mentoring activities and in a more flexible working schedules. In this vein, we recommended specific policies towards this direction. More specifically, the barriers of fatigue and physical condition could be tackled by developing a more flexible working schedule, adapted to the needs of all age groups and not only the older ones. Additionally, as digital skills were reported as a main disadvantage of older people, compulsory lifelong learning policy should be implemented in organizational level, in order to allow all employees, regardless of age or other factors, to keep up with technology and other advances. Finally, the experience and knowledge of older workers could become a valuable asset for organizations, as mentoring could have multiple positive effects for organizations. First, older people remain

active as they interact with others, younger people learn through this interaction and generations work together and finally organizations save resources as training is internal.

The transformation of labor market and the wider economy in Europe calls for more human-centered approaches in order to sustain social cohesion. The new conditions that emerge will transform modern organizations and the contribution of older people, as long as the interaction between different generations will create the new working environment, in which solidarity, productivity and satisfaction must be the basic elements for all workers, regardless of age. In this vein, our study recommends the reformation of the working schedule in order to be more efficient for older people, the life-long learning as a compulsory process for all and finally the establishment of mentoring as a standard process that brings different generations together, motivates older workers to share their knowledge and save resources for the organization.

The main aspiration of this report is to contribute in the best possible way to the overall endeavor of the European societies to reform the modern labor market into an inclusive, human-centered and efficient one. People aged 55+, actually cannot be considered “old” nowadays, as our study aims to highlight, and they are full of potential to contribute greatly in the current and future labor market, as long as specific policies and incentives will be implemented towards this direction.

Introduction

One of the main challenges of modern European societies is the integration of older people in the labor market, in order to sustain the pension system and social security and in a wider perspective to sustain social cohesion. Moreover, the rise of life expectancy, technological advances and the demographic problem, make people over 55 nowadays an active and essential part of economy and society. In this context, the BeOld project aims to assist older workers to enhance their employability and allow them to adapt better at the modern workplace, aiming to a more inclusive and efficient labor market. Specifically, the project methodology is using an integrated approach, focusing both on the intervention on older workers personal development and on the organizational level.

Employment rates of workers over 55 have been increased all across Europe and there is a wider process to keep them as longer as possible in employment. However, serious challenges call for specific measures and policies in order to tackle barriers and take advantage of older workers' potential for the greater good of themselves and of society and labor market as well. The present report is the first output of the BeOld project and aims to provide the theoretical basis where the next steps will be based upon. These outputs are a vocational counseling methodology for older workers and a training program for organizations' management.

The literature review, current legislation and good practices at a European level will allow us to identify the context of older workers' employment and the overall labor market conditions. The national reports will give us the context of five EU member states in detail and will give us the opportunity to identify the common issues and differences between these countries. More specifically, these case study reports consist of both a labor market review of each country and a field research part, where interviews with older workers and Human Resource managers allow us to identify the main characteristics of our target groups and how older workers' employment can be strengthened. Finally, the transnational analysis will result in policy recommendations that could apply in both national/European and organizational levels.

Chapter 1: Setting the Scene

1.1 Literature Review

Europe is in a process of transformation recently. After a long period of economic growth and a constant enlargement, with new member-states joining the EU periodically, today there is skepticism and insecurity about the future of the European societies. One of the major socio-economic issues is the impact of demographic ageing on employment, recognized as one of the major challenges for the sustainability of the EU. In this regard, the EU has taken measures early enough, as in the 2002 Barcelona European Council (progressive increase in average age at which people retire from work) and also in 2004 the European Commission included active ageing in the three priority areas for which prompt measures are needed, in order to apply the Lisbon Strategy (EU, 2010). However, the global economic crisis of 2008 that followed and other socio-political changes, affected significantly European societies and economies, forcing them to proceed in a series of reforms in labor market legislation, welfare and healthcare systems.

All these changes affect employment as well and together with other conditions that emerge (demographic problem, technological advances etc.) make the issue of older workers a high priority for European countries. In general, the problem of older workers has to do with “ageing”, which refers to “changes that occur in biological, psychological and social functioning over time and consequently affects each individual on the personal, organizational, and societal levels” (Kooij et al., 2008, pg.4).

Skirbekk (2004) provides an extensive literature review of studies which estimate the relationship between age and productivity in the work environment. The author concludes from several studies, that individual work performance decreases around the age of 50. However, he makes a significant distinction between the skills that are needed in a specific job task and the change of productivity. More specifically, he argues that in job tasks where speed, problem solving and learning are needed, productivity reduction is stronger in older ages. On the contrary, in job tasks where experience and communication skills are important, productivity remains in the same levels or even increases through the years. (Skirbekk, 2004)

In various other studies, the perceptions of employers about older workers hold balance views. On the one hand, employers highlighted certain characteristics of older individuals, such as experience, reliability, and creativity, as advantages. On the other hand, there were opinions from other employers that older workers are resistant to change and to learn new things (Kadefors and Hanse, 2012). More specifically, it seems that the perception about older workers depends on the context of the organization. For example, employers in organizations where the majority of employees are male hold a more negative perception towards older workers compared with workplaces in which there is a balance between genders (Kadefors and Hanse, 2012). Similarly, in organizations in which there is a high educational level of employees, perception of older workers tended to be more positive (Henkens, 2005). Finally, Kadefors and Hanse (2012) found that employer’s attitudes toward older workers depend on the gender factor, both on the sex of the employer and the sex of the older worker.

In this context, each organization needs to develop an ‘age management’ concept, in order to deal with older workers, but also with the various age groups of employees in general.

According to Walker (2005), the term 'age management' refers to the management of human resources within organizations from various dimensions, with a special focus on workforce ageing and all the relevant public policies or collective bargaining. These particular five dimensions of age management are the following: job recruitment (and exit); training, development and promotion; flexible working practices; ergonomics and job design; and changing attitudes towards aging workers (Casey, Metcalf & Lakey 1993, cited in Walker, 2005)

Apart from the above-mentioned dimensions that organizations must take into consideration, the challenge is also to keep workers in employment as longer as possible and to give them incentives to do so. According to Higgs et al. (2003), older workers remain in the labor market because of financial reasons, the work itself, or their traditional work ethic. Additionally, Lord (2004) highlighted that the motivation of older knowledge workers to remain active in the labor market is mainly job satisfaction from using their skills and also a sense of accomplishment from job performance or the opportunity to be creative. Other generative job tasks, such as teaching and mentoring (Farr, Tesluk & Klein, 1998) work as motives for older workers to continue being active and satisfied in the workplace.

OECD (2006) proposed policy action regarding older workers, in three broad areas: 1) reward work, 2) change employer practices and 3) improve the employability of workers. Since then, many things changed towards this direction, not only on European but also on a global level. In OECD countries index, Iceland, New Zealand and Israel are the top achievers regarding the employment rates of older workers. These countries and some others with high employment rates of older workers developed some key policies, such as increasing of the retirement age, encouraging phased retirement and improving the flexibility of pensions. In addition, other public policy measures from the OECD top performers include the provision of financial incentives to employers for hiring older workers, a focus on training and life-long learning and strong anti-age discriminatory policies (PWC, 2017).

In the European Union, some of these measures and policies have been implemented in all member states. The last years, retirement age has increased all across Europe, pensions have been reformed and more flexible working arrangements have been legislated. The employment rates of older workers have increased for the age group over 55, and continue to rise. More specifically, in 2008, the employment rate for the age group 55-64 was 45.5% and in 2016 is 55.3% in EU level. However, employment rates of older workers vary across Member States, ranging from 75.5% in Sweden to 36.3% in Greece. The gender gap is significant also, with women participating in the labor market on average 4.9 years less than men (33.1 vs 38.0 years in 2016). (EC, 2017)

In general, older workers suffered less from the economic crisis than younger age groups, according to employment statistics. Nevertheless, the future of employability with all these reformations, ageism, technological advances and other socio-political factors, calls for specific actions and measures. The challenge for the European Union is to provide to all citizens, regardless of age, the opportunity to work, be productive and enjoy the best possible work-life balance.

1.2 Legislative Framework

European Union legislated on age discrimination early enough, with the “Prohibition of discrimination as regards age in relation to Article 19 TFEU and Directive 2000/78 on Employment Equality”. This directive, put in place in 2000, required all member states to develop and pass their own anti-discrimination laws within a 3 years period, according to the principles of the Framework Directive. Additionally, Article 21 of the Charter of Fundamental Rights of the EU (legally binding on EU bodies and on Member States when implementing EU law) explicitly prohibits discrimination based on age. In the same Charter, Article 25 recognizes the right of older people to live a life of dignity and independence, participating equally in social and cultural life. (EPRS, 2014).

Regarding employment, a secondary law - EU's Employment Equality Directive (2000/78/EC) prohibits age discrimination specifically in employment and occupation. However, the Directive leaves a space for differential treatment, in case of aiming to achieve a legitimate scope. For example, differential treatment in terms of age might be allowed if the scope is to enforce youth employment or a prohibition of age discrimination (EPRS, 2014). In this context, various anti-age discrimination laws passed in all European Union's Member States. They are similar in many ways, but also different in terms of law enforcement, exemptions, penalties and other characteristics. However, legislation cannot be perceived as a panacea for the employability of older people. According to Lahey (2010), age discrimination laws cannot have a positive effect on their own, as long as pensions system and social security system are not strong enough to support older employment.

Reform patterns in Member States were based on the institutional settings and background of each country, but also the global economic crisis of 2008 affected all of them and raised policy activism in most policy domains. More specifically, the crisis and the great reforms that followed, affected mostly macro-structural domains, such as employment protection legislation (EPL), unemployment compensation, minimum wage and the wider wage-setting frameworks (Turrini et al., 2015). For instance Austria, in the context of labor market flexibility, canceled the exceptional rule by which a company could not dismiss a worker over 50 who works there for two years (EC, 2017).

One of the most prominent phenomena of economic and social transformations is labor market segmentation, which refers to a division between secure and insecure jobs. More specifically, labor market segmentation deals with problems in major areas of economy and labor market, such as macro-economic efficiency, workers' rights and social cohesion in general. A segmented labor market is characterized by significant mobility barriers and many workers feeling 'trapped' in unstable and insecure jobs, while the other alternative is unemployment. This phenomenon mainly affected the young generation during the crisis in many European (mainly Southern) countries. In this context, European countries proceeded in reforms in specific areas, such as: (1) employment protection (dismissal protection and restrictions on fixed-term contracts); (2) unemployment benefits and coverage; and (3) the intensity of active labor market policies. In this context, an example of such policies comes from France, where as an incentive to hire younger or older workers on permanent contracts, employers are exempt from contributions for a specific period of time. (Eichhorst, Marx and Wehner, 2017)

In terms of skills, in December 2016 the European Council launched the "Upskilling Pathways Recommendation" agenda, which calls the Member states to develop and adopt a series of targeted interventions, in order to support low skilled / low qualified adults, who were 63 million in the EU in 2016 (EC, 2017). Lifelong learning and skills update will be another great challenge for the current and the future workforce, as technology is in constant progress, something that affects working environments, making them ever changing. In this context, results from the OECD International Survey of Adult Skills (PIAAC) in 2013, show that the less-skilled workers who have not been trained to develop or update their cognitive capacities, are more likely to be unable to follow technological changes and less competitive on the labor market (OECD 2013). However, EU provides lifelong learning opportunities for senior adults, such as the Grundtvig actions which support partnerships and exchanges of seniors' volunteers between organizations across Europe (AGE Platform Europe, 2012).

Regarding retirement issues, as we saw above retirement age limit increased all across Europe, in order to keep workers on the labor market as long as possible. However, apart from the age limit, there are various other policies that governments and organizations could implement, in order to strengthen older workers' position. For instance, in Germany it has been passed a law to make the transition from work to retirement more flexible and smoothly. More specifically, this law promotes the 'phased retirement', a process that combines early retirement and part-time work, while giving incentives for extra income instead of just a standard pension. This practice allows older people to remain on the labor market after retirement age, giving them the opportunity to acquire extra pension entitlements and absolving employers from the obligation to pay standard insurance contributions. (EC, 2017)

1.3 Policies and good practices for the support of older workers

In the context of the reform process of the labor market all across Europe, various initiatives regarding older workers can be considered as "good practices" towards the direction of enforcing older workers position. According to Walker (2005), a good practice for older workers' employment consist of combating age barriers, whether directly or indirectly, promoting age diversity and providing an environment in which each individual is able to achieve his or her potential without being disadvantaged by their age" (pg. 692).

EU led the way for the member states by declaring 2012 as the 'European Year for Active Ageing and Solidarity between Generations', developing a wide range of activities in order to raise awareness and promote good practices. For instance, the ESF-Age Network, supported by the European Social Fund, published a catalogue of good practices that aimed to older workers support and took place in 14 EU countries. Additionally, EU funded the 'Best Agers' initiative in the Baltic countries, a good practice that allowed different generations to work together, interact with each other and develop skills. One of these generations was the 55 plus age group. Another EU initiative was the development of 'Active Ageing Index', a series of indicators that measures older workers participation in employment and active ageing. (EPRS, 2014)

Member States have been inspired by the EU initiatives and took action to promote older workers' employment in various ways, developing policies and good practices. From studying

these good practices some main themes emerged that can be considered as recommendations for governments and organizations, in order to strengthen older workers position on the labor market. For instance, an analysis of good practices in human resource management in German companies over the period 1997-2005 (Zwick and Göbel, 2013) found that adaptation of the working environment, according to older workers special needs, allows them to keep their productivity on the same levels. This adaptation may take the form of changing equipment for better visibility or the assignment of less demanding physical tasks.

A myth about different generations at work used to be the idea that older workers should go into early retirement for allowing younger workers to enter the labor market. However, an econometric analysis from OECD in 25 countries over the period 1997–2011 could not identify any relevance between an increase in older employability and the younger age groups. The analysis shows that, on average, an increase in the employability of older people is either associated with an increase in the employability of younger as well, or the impact is trivial. (OECD, 2013)

In the OECD policy agenda, there are three main areas of encouraging work at an older age: 1) strengthen financial incentives, 2) tackle employer's barriers and 3) improve of employability. A study that examined four European countries (France, the Netherlands, Norway and Switzerland) found that these states implemented policies from the first area of OECD, i.e. to "Strengthen financial incentives to carry on working". The implementation of policies and good practices in the other two areas has been much less frequent and limited only to campaigns of raising awareness about employability and how to tackle barriers. For this reason, the authors of the study argue that more focus should be given to the other two areas as well. For example by providing better training opportunities, improvement of working conditions and more family-friendly policies for women. (Sonnet and Manfredi, 2014)

In other cases, there was a number of varying special provisions for older workers across Europe. For instance in Belgium, the Federal Act of December 2005 attempted to increase the older workers' employment and economic activity, by providing subsidies for remuneration and other incentives, in order to improve working conditions and recruitment of older workers. In Bulgaria, the Employment Encouragement act stipulates that the State covers the salary for one year, in case an employer hires someone over 50, while in France a National Plan for older workers' employment appoints a minimum quota of workers over 50, under pecuniary sanctions if not applied. In other incentives, Slovenia offers to workers over 55 for men and 51 for women the opportunity of a phased retirement, with shorter working hours. Finally, Spain launched National Employment Plans for the support of older workers, in the form of partially subsidized contracts. (O'Dempsey and Beale, 2011)

1.4 Methodology, objectives and research questions

The basic aim of this study is to identify the main barriers and resources for the workers aged 55 and above, in both personal and organizational levels in 5 EU member states in the context of the BeOld project (Cyprus, Greece, Italy, Romania and Spain), aspiring to contribute to the European process of strengthening older worker's employment. The "*E-book – Generations @*

work – Barriers and resources of different generations at work” provides the evidence-base for project implementation and the theoretical framework of the BeOld project. The scope of this E-book, which is the first intellectual output of the project, is to build the context for implementing the vocational counseling methodology for older workers and the training program for human resource managers, coordinators and directors of organizations and for elaborating the guide with recommendations for public policies, regarding support for older workers. More specifically, the research questions that this study aims to provide answers to, are the following:

- a) What is the context regarding older employment, in terms of legislation, incentives and policies in a European context?
- b) What are the main barriers that the employees 55 years old and older are facing in the working environment and what are their resources?
- c) What specific policies could be recommended in order to strengthen the older workers' position in organizations?

The methodology of our study is based on a case study approach, as we use five case studies from the five countries that constitute the consortium of the BeOld project (Cyprus, Greece, Italy, Romania and Spain). According to the findings of these five case studies, we developed the recommended policies to strengthen older workers' employment, which is the outcome of this report.

In the context of the case study methodology, we used both a qualitative and a quantitative approach. In the desk research part, literature review at national level identified the main policies, legislation and practices regarding older workers issue and quantitative data about employment rates for older workers allowed us to depict current and recent situation. In the field research, the interviews with older workers and Human Resource managers gave us the point of view and perceptions of both sides. The older workers provided us with information about the barriers they are facing, the changes that would help them, while the Human Resource managers identified the strong and weak points of older workers, how these can be improved and what the organizations can do towards this direction. The research tool used was an interview guide/ questionnaire, different for each target group with some similar questions and was based on the literature from the scientific fields of economy, psychology and organizational studies.

For the transnational analysis, the research methodology we followed consists of four parts:

- a) Literature review at a European level regarding older workers' employment, age management, legislation and good practices
- b) The case studies of 5 EU Member States regarding employment data, legislation and good practices (Cyprus, Greece, Italy, Romania, Spain)
- c) Transnational analysis of the 5 national reports; Results from desk and field research.
- d) Policy recommendations

This structure allows us first to identify the scene from relevant literature, current legislation and good practices in a European level. Afterwards, the main part of our study, which consists from five case studies, will give us in detail the national context of five EU member states and the perceptions of older workers and Human Resource managers. Then, the transnational

analysis will identify the common themes, in order to reach the outcome of this report, which is the policy recommendations.

Chapter 2: National Reports

Case Study 1: Cyprus

2.1.1 Introduction – The context of national economy

According to the latest demographic report of the Cyprus Statistical Service (2016), the population in the non-occupied area is estimated at 854,800 at the end of 2016 compared to 848,300 in the previous year, recording an increase of 0,8%.

For the year 2017, GDP was estimated at €19.213,8 million at current prices compared to €18.219,1 million in 2016 and €16.582,5 million at constant 2005 prices (chain linking method) compared to €15.963,3 million in 2016. The growth rate in real terms is estimated at 3,9% in 2017, compared to 3,4% in 2016 (Cyprus Statistical Services, 2018).

Despite the increase in GDP it should be noted that the impact of the global economic recession and the Eurogroup decisions have had a negative impact on the Cypriot economy and have strongly affected the labor market. The employment situation remains difficult for a large sector of the population.

According to the latest data from the European Statistical Office (Eurostat, 2018), unemployment in Cyprus fell to 11.9 % of the active population, i.e. 33 000 individuals in absolute numbers, compared to 14.9 % in the same period of the previous year. According to the results of the Labor Force Survey (2016) the labor force in the 3rd quarter of 2017 amounted to 427.042 persons or 61,9% of the population (males 67,1%, females 57,1%) in comparison to 421.798 persons (61,8%) in the corresponding quarter of 2016. The number of employed persons was 384.516 and the employment rate 55,7% (males 60,8%, females 51,1%) in comparison to 367.395 persons (53,9%) in the corresponding quarter of 2016. The number of unemployed persons amounted to 42.526 and the unemployment rate to 10,0% of the labor force (males 9,5%, females 10,5%) in comparison with 54.402 persons (12,9%) in the corresponding quarter of 2016.

The most recent Adult Education Survey (2016) has indicated the following results in relation to the participation of the population aged 25-64 in education and training covered by Formal Education, Non-Formal Education and Informal Learning.

The main results are:

- (a) The participation of the population aged 25-64 in Formal or Non-Formal learning activities, “Lifelong Learning” indicator, was 48,1%. Men participated with 56,6% and women with 40,4%.
- (b) The participation of the population aged 25-64 in Formal learning activities, was 3,0%. Men participated with 3,1% and women with 2,9%.
- (c) The participation of the population aged 25-64 in Non-Formal learning activities was 47,2%. Men participated with 55,6% and women with 39,4%.
- (d) The percentage of the population with Tertiary education as their highest educational attainment level in Formal or Non-Formal learning activities, “Lifelong Learning” indicator was 64,2%.

- (e) Among those who participated in Non-Formal learning activities, 50,7% participated in only one activity, 25,7% in two, 10,5% in three and 13,1% in four or more.
- (f) Among those who participated in Non-Formal learning activities, 70,8% participated in at least one job related activity.
- (g) Among those who participated in Non-Formal learning activities, 68,6% participated in at least one activity which was during paid working hours.
- (h) The annual average expenditure per learning activity in Non-Formal learning activities was €372.
- (i) The average number of teaching hours devoted per learning activity in Non-Formal learning activities was 38 hours.
- (j) The participation of the population aged 25-64 in Informal learning activities was 96,1%. Men participated with 94,9% and women with 97,1%.
- (k) Among those participated in Informal learning activities 79,4% “Asked to learn something from a relative or friend or colleague”.

2.1.2 The labor market, employment rates and the age group 55-64

According to the labor market survey in Cyprus (2017) the following information has also been extracted:

- There has been a gradual monthly decrease in registered unemployment over the last 24 months, pointing to an improvement in the economic climate of Cyprus. The unemployment rate has recently decreased for all age groups.
- Unemployment fell in all districts. The highest *decrease* in terms of numbers was reported in the districts of Nicosia and Limassol, mostly accounted for by the recovery of the building sector.
- 75 % of unemployed people in Cyprus are Cypriots, 18 % are citizens of other EU countries, while the remaining 7 % are from other countries.
- Education: half of those registered as unemployed have secondary-level general or technical education (48 %), followed by higher education graduates (32 %) and those with primary education (20 %).
- Unemployed people are concentrated in the wholesale and retail trade (17 %), construction (19 %), hotels / restaurants (16 %) and processing (9 %) and the main categories affected are unskilled workers (22 %), service workers (19 %), new entrants (14 %) and production technicians (14 %).
- Regarding the duration of unemployment, 40 % of all unemployed people have been looking for work for over six months. 5 000 people are looking for work in services, 3 500 in trade and 2 700 in construction.

The tables below have been created on the basis of the desk research using the Eurostat (2018) figures. Please note that:

- Yellow highlight indicates that the data in that row was calculated on average.
- Below the main differences and issues between the 25-54 and 55-64 age groups are presented.

Table 1: Employment rate by age groups, Cyprus 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------|-------|-------|-------|-------|------|-------|-------|------|-------|-------|
| 15-24 | 37.2 | 36.7 | 35.2 | 36.7 | 29.8 | 28.6 | 26.1 | 28.5 | 24.9 | 25.3 |
| 25-34 | 52.45 | 53.2 | 52.6 | 55.55 | 57.5 | 55.55 | 53.55 | 53.4 | 51.9 | 51.2 |
| 35-44 | 48 | 47.5 | 47.75 | 48.6 | 49.7 | 48.65 | 47.5 | 47.5 | 46.7 | 47 |
| 45-54 | 42.8 | 43.85 | 42.9 | 43.45 | 44.5 | 44.15 | 41.3 | 41.1 | 40.55 | 40.75 |
| 55-64 | 46.4 | 46.5 | 50.5 | 51.8 | 50.0 | 49.2 | 45.9 | 44.7 | 48.0 | 52.7 |
| 65-74 | 8.9 | 9.7 | 10.7 | 9.8 | 8.4 | 7.7 | 6.9 | 6.7 | 6.9 | 7.8 |
| Total | N/A | / N A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Source: Eurostat

Table 1 indicates an overall decrease in the employment rates of all age groups between the period of 2007-2016. It is clear that this is due to the economic downturn which affected and still is affecting the country. What is noteworthy here is the fact that the age group 55-64 seem to have slightly higher rates than the younger 25-54 age group.

This could be explained by the fact that for the labor market keeping people of older age groups in the companies would have been preferable due to their longer experience in the industry and better know-how; both of which are skills which are necessary in challenging times. It is most likely that the labor market was less favorable towards the younger age groups due to their inexperience and lack of know-how.

Table 2: Unemployment rate by age groups, Country 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------|------|-------|------|------|------|-------|-------|------|-------|-------|
| 15-24 | 9.8 | 9.9 | 16.8 | 16.7 | 25.5 | 30.7 | 35.2 | 31.5 | 27.5 | 36.0 |
| 25-34 | 3.15 | 3.65 | 5.05 | 5.55 | 8.2 | 13.05 | 13.35 | 14.5 | 14.15 | 14.65 |
| 35-44 | 3.1 | N/A | 5.7 | 4 | 5.9 | 8.7 | 10.9 | 10.9 | 8.9 | 8.9 |
| 45-54 | 2.3 | 2.1 | 4.46 | 3.9 | 5.7 | 9.2 | 12.9 | 12.3 | 8.8 | 9.7 |
| 55-64 | 3.5 | 2.3 | 4.3 | 3.7 | 5.9 | 9.7 | 13.9 | 17.5 | 12.2 | 10.1 |
| 65-74 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total | N/A | / N A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Source: Eurostat

Table 2 reflects the patterns found in Table 1. Here we can see an overall increase in the unemployment rates for both age groups. However there are differences noted in that for the older age group (55-64) there is a lower rate of unemployment over the years compared to that of the younger age group (25-54). In fact the rates seem steadier compared to the very sharp increases depicted in the 15-24 age group especially between the years 2011-2012 which is when the economic crisis broke out. This again could be explained by the fact that during times of economic crises the younger age groups found it the hardest to adapt and cope with the challenges faced within their industries. The older age groups have a certain level of advantage on the basis of their experience and longer time served in the industry. This gives them a competitive edge in the minds of the employers as they are the more reliable group when compared to the younger people who are less experienced.

Table 3: Employment rate by gender and educational level, Cyprus 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 66.1 | 65.7 | 64.0 | 64.1 | 61.1 | 59.0 | 56.7 | 57.6 | 57.3 | 58.2 |
| All ISCED 2011 levels | Males | 75.2 | 74.2 | 70.9 | 70.7 | 66.5 | 64.7 | 61.5 | 61.0 | 61.1 | 63.3 |
| All ISCED 2011 levels | Females | 57.5 | 57.7 | 57.7 | 58.0 | 56.2 | 53.8 | 52.4 | 54.4 | 53.9 | 53.4 |
| Less than primary and lower secondary education | Total | 45.6 | 44.1 | 45.1 | 44.7 | 40.2 | 35.5 | 34.6 | 33.7 | 34.5 | 33.9 |
| Less than primary, primary and lower secondary education | Males | 60.2 | 57.5 | 55.2 | 52.7 | 47.1 | 41.8 | 38.9 | 39.1 | 38.4 | 40.5 |
| Less than primary, primary and lower secondary education | Females | 32.5 | 32.2 | 36.3 | 37.6 | 33.9 | 30.3 | 30.7 | 28.8 | 31.1 | 27.8 |
| Upper secondary and post-secondary non-tertiary education | Total | 71.3 | 72.0 | 68.2 | 67.8 | 64.5 | 62.2 | 58.4 | 59.1 | 58.1 | 59.5 |
| Upper secondary and post-secondary non-tertiary education | Males | 80.2 | 80.1 | 75.3 | 76.5 | 71.5 | 68.7 | 65.8 | 63.0 | 64.0 | 66.9 |
| Upper secondary and post-secondary non-tertiary education | Females | 61.9 | 63.0 | 60.8 | 58.8 | 57.1 | 55.4 | 50.6 | 54.8 | 51.4 | 50.8 |
| Tertiary education | Total | 83.8 | 83.8 | 81.3 | 80.1 | 78.0 | 76.0 | 74.0 | 76.4 | 75.5 | 75.2 |
| Tertiary education | Males | 86.3 | 85.9 | 83.7 | 83.2 | 80.7 | 79.6 | 77.2 | 79.3 | 77.9 | 78.3 |
| Tertiary education | Females | 81.7 | 82.0 | 79.3 | 77.7 | 75.9 | 73.0 | 71.5 | 74.1 | 73.7 | 73.0 |

Source: Eurostat

Regarding employment rates by gender and educational level in Table 3, the most observable difference is that of the lower rates for the female group. On all levels of education, men's employment rates by education level exceed by a much higher percentage when compared to women's employment rates by education level. Although this gap decreases over the years it is still the general pattern in 2016. Perhaps this can be explained by the fact that in the past the older generation of men were more likely to pursue educational degrees in comparison to women. Of course this pattern is changing today and this is reflected in the narrowing of the gap between the genders as the years go by (i.e. Employment by 'All ISCED levels' in 2007 for men was at 75.2% whereas for women at 57.5%, in contrast to 2016 where the rates were 63.3% and 53.4% respectively, indicating a more narrow difference).

Table 4: Employment rate by gender and educational level in the age group 25-54, Cyprus 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 84.2 | 83.9 | 82.5 | 82.8 | 80.7 | 77.9 | 75.5 | 76.8 | 76.7 | 77.2 |
| All ISCED 2011 levels | Males | 92.9 | 91.0 | 89.1 | 88.6 | 84.7 | 83.2 | 80.1 | 79.8 | 80.5 | 82.2 |
| All ISCED 2011 levels | Females | 75.5 | 76.8 | 76.5 | 77.6 | 77.1 | 73.1 | 71.4 | 74.0 | 73.3 | 72.7 |
| Less than primary and lower secondary education | Total | 76.2 | 75.9 | 73.7 | 77.3 | 77.4 | 63.2 | 67.9 | 65.9 | 70.5 | 78.2 |
| Less than primary, primary and lower secondary education | Males | 91.2 | 87.4 | 82.4 | 83.8 | 82.6 | 66.3 | 72.3 | 67.2 | 76.7 | 90.7 |
| Less than primary, primary and lower secondary education | Females | 59.7 | 65.9 | 65.6 | 69.3 | 69.3 | 60.0 | 62.5 | 64.5 | 63.6 | 64.6 |
| Upper secondary and post-secondary non-tertiary education | Total | 81.1 | 86.7 | 81.9 | 83.6 | 79.2 | 76.4 | 68.9 | 73.8 | 75.9 | 77.4 |
| Upper secondary and post-secondary non-tertiary education | Males | 92.1 | 92.8 | 90.6 | 88.5 | 84.2 | 81.3 | 74.6 | 80.5 | 84.3 | 83.5 |
| Upper secondary and post-secondary non-tertiary education | Females | 69.8 | 80.4 | 72.9 | 77.8 | 72.1 | 70.2 | 63.4 | 67.2 | 67.2 | 70.6 |
| Tertiary education | Total | 80.0 | 79.0 | 79.8 | 77.3 | 78.9 | 77.2 | 74.0 | 76.3 | 76.9 | 79.5 |
| Tertiary education | Males | 94.7 | 91.0 | 88.5 | 90.1 | 85.3 | 82.6 | 81.5 | 80.6 | 85.9 | 84.3 |
| Tertiary education | Females | 69.3 | 71.3 | 73.5 | 68.5 | 75.1 | 73.0 | 68.4 | 73.3 | 70.0 | 76.1 |

Source: Eurostat

The figures showed in Table 4 indicate an overall pattern of males having higher employment rates compared to females with the same level of educational attainment. The employment rate of persons aged 25-64 who had completed a tertiary (short-cycle tertiary, bachelor's, master's or doctoral levels (or equivalents) education was 79.5 % in 2016, which was not much higher than the rate for those who had attained no more than a primary or lower secondary education (78.2%). It seems that there is less importance placed on having at least a medium level education for the chance of finding a job in Cyprus.

Based on Table 5 it is difficult to draw certain conclusions given that the majority of the figures were labeled as unreliable by Eurostat. Hence we need to be cautious when making inferences as to the trends of the population here. Nonetheless, a general overview indicates a similar pattern as that reflected in Table 3 whereby employment rates by educational level are much higher for men (53.3) than for women (22.2) in 2007, in contrast to 2016 where the differences are much less as indicated by the rates of 42.0 and 41.5, respectively. Furthermore again here it is noted that the rates of employment based on having tertiary education in 2016 (44.2%), are not very different to those who have less than primary and lower secondary education (36.8%). Although there is a difference it is not as large as expected to be given the different levels of educational background.

Table 5: Employment rate by gender and educational level in the age group 55-64, Cyprus 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 36.5 | 46.8 | 38.0 | 42.3 | 44.5 | 42.9 | 38.3 | 32.8 | 37.1 | 41.8 |
| All ISCED 2011 levels | Males | 52.3 | 57.0 | 42.7 | 54.2 | 57.5 | 50.0 | 44.7 | 40.9 | 38.7 | 42.0 |
| All ISCED 2011 levels | Females | 22.2 | 34.9 | 32.0 | 28.2 | 32.9 | 36.4 | 33.1 | 26.4 | 35.7 | 41.5 |
| Less than primary and lower secondary education | Total | 29.1 | 24.7 | 27.5 | 42.3 | 34.5 | 31.0 | 26.8 | 21.0 | N/A | 36.8 |
| Less than primary, primary and lower secondary education | Males | 46.2 | N/A | N/A | 48.0 | 52.4 | 44.0 | N/A | N/A | N/A | N/A |
| Less than primary, primary and lower secondary education | Females | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Upper secondary and post-secondary non-tertiary education | Total | 41.7 | 65.0 | 48.3 | 42.5 | 50.9 | 43.7 | 41.8 | 39.8 | 43.2 | 42.7 |
| Upper secondary and post-secondary non-tertiary education | Males | 58.3 | 77.0 | 48.8 | 52.3 | 57.3 | 42.2 | 51.2 | 53.8 | 46.2 | 49.0 |
| Upper secondary and post-secondary non-tertiary education | Females | N/A | N/A | N/A | N/A | 45.1 | 45.1 | 33.4 | N/A | 40.2 | 35.5 |
| Tertiary education | Total | 43.0 | 54.3 | 39.7 | 42.3 | 48.6 | 53.2 | 45.6 | 37.6 | 44.9 | 44.8 |
| Tertiary education | Males | N/A | 54.6 | 54.7 | 62.2 | 63.4 | 61.5 | 49.5 | N/A | N/A | N/A |
| Tertiary education | Females | N/A | N/A | N/A | N/A | 36.5 | 43.8 | 43.0 | 39.2 | 53.1 | 52.5 |

Source: Eurostat

Data and table about employment rates in a sectoral classification

Data for Cyprus regarding employment rates in a sectoral classification is provided from the Treasury of the Republic. The data refers to employment only by government and thus does not cover the labor force that does not work for the Government. To our knowledge there are no research conducted to demonstrate those figures. The distribution within the categories is based on the Department/Service that the employee works for. Category Civil Service includes trainee doctors and nurses that work at public hospitals.

Table 6 below shows the employment rates by sectoral classification between 2009 and 2018. While the rates have increased over the year span indicated the rates regarding hourly paid workers have decreased. This is a positive sign of the economic situation demonstrating that fewer workers are being hired on an hourly basis, and more workers are hired to work full time.

Table 6: Government labor force by sectoral classification 2009-2018

| | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total | 52,253 | 51,940 | 52,199 | 51,153 | 49,474 | 48,308 | 48,014 | 48,630 | 50,740 | 50,621 |
| Civil Service | 18,207 | 18,881 | 19,258 | 18,768 | 17,925 | 17,455 | 17,213 | 12,203 | 17,118 | 17,155 |
| Education | 13,080 | 13,356 | 13,363 | 13,099 | 12,875 | 12,678 | 12,681 | 12,874 | 13,118 | 13,383 |
| Security Forces | 10,127 | 10,183 | 10,158 | 10,111 | 9,962 | 9,723 | 9,670 | 10,135 | 12,266 | 12,535 |
| Hourly paid workers | 9,839 | 9,520 | 9,419 | 9,175 | 8,712 | 8,452 | 8,451 | 8,419 | 8,237 | 7,548 |

Source: Eurostat

2.1.3 Legislative framework, policies and good practices

The wider aims of the Ministry of Education and Culture in Cyprus include the provision of "Lifelong Learning" opportunities for all the citizens of the Republic of Cyprus and the combating of educational inequalities so that citizens may be successfully integrated and be enabled to act efficiently in a united Europe. The policy for Lifelong Learning (LLL) has only recently become the focal point for the economic and social development policies. Education and training constitute an integral part of the overall effort to address the global economic recession. In Cyprus the population is 848,300, with the over 50s constituting 26.7% . The unemployment rates for over 50s in Cyprus are 10.2% while the amount of over 50s reported as internet users are 13.3%

The Adult Education Centers in Cyprus coincide with these wider aims and are the only public organizations that provides general adult education within the framework of providing lifelong learning opportunities. The main objective of the Adult Education Centers is the general development of each adult's personality as well as the social, financial and cultural development of citizens and society in Cyprus.

The elderly population in Cyprus is a group of people that have had lower educational training in comparison to the younger population. The percentage of adults (% of people aged 25-64) participating in lifelong learning in 2013 was 6,9% in 2013 (compared to 7,4% in 2012 and 8,5% in 2008) which is less than the 10,4% EU28 average (Source Eurostat). The EU's target is to increase this percentage to 15% by 2020. The national target is to increase this percentage to 12% by 2020.

The Cyprus Ministry of Education and Culture (MOEC), the Ministry of Labor, Welfare and Social Insurance (MLWSI), the Human Resource Development Authority (HRDA) and the Cyprus Productivity Center (CPC) have prepared a National Strategy concerning Lifelong learning for the period 2014-2020. In this strategy there is the promotion of four priority areas; 1.Promoting Access and Participation in Lifelong Learning for All and recognition of learning outcomes; 2. Improving the quality and efficiency of education and training; 3. Promoting Research and Development for the Support of Lifelong Learning, and 4. Promoting employability (promoting integration/reintegration into the labor market).

In compliance with the National Strategy of Lifelong Learning, 2014-2020, it is important that quality and efficiency of education and training is enhanced for this age group in particular.

The Cyprus Department of Labor main objectives are:

- To promote full, productive and quality employment by encouraging more participation in employment, and by providing placement services and vocational guidance.
- To promote rational utilization of human resources, including administrative and coordinating work in the fields of vocational training and education.
- To protect special categories of people in the field of employment, including the securing of conditions of equal treatment and equal opportunities between men and women in employment, the protection of children and young persons, as well as pregnant women and new mothers.

- To guarantee conditions of proper employment of foreign workers, within the smooth operation of the labor market.

Regarding corporate policies towards the employability of certain age groups there is a clear gap and it seems that Cyprus is still at the early stages of developing such policies. The Ministry of Labor, Welfare and Social Insurance of the Republic of Cyprus has developed a plan to encourage the employment of elderly over 50. This is part of the Operational Programme for «Employment, Human Resources and Social Cohesion». The Operational Programme (OP) “Employment, Human Resources and Social Cohesion” is co-financed by the European Social Fund (ESF) and the Youth Employment Initiative (YEI). It is one of the two Programmes prepared for the effective utilization of the resources of the Cohesion Policy in the period 2014-2020. The other Operational Programme is the ‘Competitiveness and Sustainable Development’ which is co-financed by the European Regional Development Fund and the Cohesion Fund (Information Portal for Funding Programmes, 2015).

The OP “Employment, Human Resources and Social Cohesion” (Information for Funding Programmes, 2015) constitutes a programming archive that includes specific priorities and indicative categories of interventions which are to be implemented in the period of 2014-2020. These will contribute towards the strategic objective of restructuring the Cyprus economy, ensuring the preservation and creation of new jobs as well as safeguarding social cohesion.

2.1.4 Interviews with HR managers and older workers

For the National report field research the following were conducted:

- 4 Interviews with HR managers
- 5 Interviews with employees +55

Main Findings: HR Managers

Barriers faced by over 55

HR managers unanimously agreed that the main barriers faced by employees over 55 are related to motivation, reluctance to change, lack of creative and technical skills as well as job burnout.

- *“They often can become cynical, disengaged- that is something I have witnessed”.* (HR2)
- *“They can lose their motivation to maintain their productivity due to the lack of energy that inevitably comes with age”* (HR4)

Best strategies to improve career prospects

These were:

- Flexible working arrangements and job enrichment:
“It doesn’t have to be a promotion. It may be something that offers them motivation like exchange of knowledge or learning new things” (HR1)
- Add variety in their working life in order to break the routine
- Offer more targets and a varied reward system

- Communicate more closely with them

Age Discrimination

There was agreement on the companies' lack of practices that signal age discrimination. In one organization the only way that persons over 55 are treated differently is regarding their physical health as their job roles involve heavy travelling.

There was a reported reluctance to hire workers that are near the age of 65 as that is the official retirement age.

Furthermore, all managers reported that training is offered but on a generic basis and not related to age.

Organizational policies/practices for older workers

Only two of the four HR managers reported of practices that they carry out to ensure work/life balance for older workers. These include flexible working hours, telecommuting options and increased annual leave.

Finally, all HR managers reported that they would be interested to adopt flexible working policies related to older workers.

State support for age management

On a general level participants reported that the state does not provide any support for age management. However, one HR manager mentioned a Governmental program that is currently being launched to encourage the employment of the elderly in the labor force market.

Some recommendations for the government were to offer more training and to ensure a certain proportion of company staff is over the age of 55:

"Government should set rules to encourage older workers' continuity of employment but also to regulate their salaries. There needs to be a minimum otherwise those with few qualifications are too scared to speak out" (HR3)

Selection process

Age does not play any role to their decision. One HR manager reported that due to the role being physically demanding (night shifts) they select on the basis of the employee's physical health, but not age.

Advantages and Disadvantages of workers older than 55

Advantages: maturity, experience, professionalism, work harder, more communicative. One HR manager said that their distinct benefits are related to their trustworthiness and their level of attention to their job.

"If they say they will do something I have complete trust they will do it! I trust them more than younger people...I think they care more about their job" (HR3).

Another HR manager reported that those over 55 carry the 'old-school' professionalism:

"The core aspect of those over 55 is that they still carry that good old-school respect. Nowadays we witness the majority of the younger graduates with a very different attitude. They expect everything to be ready. Mature workers appreciate their jobs and show respect" (HR2)

Disadvantages: energy, flexibility, more attention needed for those with lower qualifications, lack of confidence in comparison to the younger's technical skills.

Another HR manager reported that these have nothing to do with age but rather with the character and personality that an individual carries:

"I have worked with individuals who are over 55 and who still show respect to the fact that they have a job and therefore put everything in their work, and I have worked with younger people who don't hold the same attitude. But I have also experienced the opposite. So it doesn't come down to age but personality" (HR4)

Advantages and Disadvantages of workers younger than 55

Advantages: Less resistant to change, productivity, technologically advanced, more energy, creative, fresh ideas, learn faster

Disadvantages: Reactive to feedback, not open to learn from mistakes, lack of maturity, lack of experience.

Keeping workers in company for long

All HR managers agreed that it is a good practice to keep workers for long in the company due to continuity of service (not having to train new people). They reported the importance of building an organizational code- getting value out of them and them getting value out of the company.

Mentoring program: Knowledge transfer

Only one of the companies offered such a program and the rest of the HR managers reported that it would be an excellent way to place value on older employees' know-how and experience:

"We don't do it officially- we just assign a 'buddy' to a newcomer. It's not linked to age though I can see how it would benefit especially if someone has all that experience to share. It's like utilizing the strengths of all!" (HR2)

"Yes, we do offer such a program and I find that it really helps to boost their confidence when they know that their knowledge and experience is of value to the company" (HR4)

Most essential skills for future

HR managers reported that flexibility, critical thinking, technological skills and emotional intelligence are the most essential skills for the future.

Main Findings: Older workers

Barriers faced by over 55

All participants reported that the main barriers that over 55 are facing have to do with technology and their lack of sufficient knowledge on it.

"It is something that we naturally don't know how to use. It takes a lot of time to teach someone my age how to not only use these, but also have the same level of skill as that of a younger person" (EM, 1)

Others made reference to the implicit competition that they face with individuals of younger ages. Although they did not face discrimination by others, it was reported that discrimination is felt when their companies mainly hire younger people. This is something that makes them feel threatened and insecure in their position as they feel like the minority/outliers within the company.

Best strategies to improve career prospects

All participants agreed that more training as well as a tailored working schedule based on their needs would be ways to improve their career prospects

Age Discrimination

None of the participants mentioned facing age discrimination. However two participants mentioned that witnessing their firms hiring more young people could be considered as a form of indirect discrimination.

Insecurity or threat in working environment due to technological advancements

Three participants referred to the feeling of insecurity deriving from their lack of technological skills.

"It inevitably makes me feel inferior to someone else, regardless of age, who is more skillful in this." (EM 2)

Other participants stated that feelings of threat were enhanced when working with a younger person on a particular project and witnessing directly their lack of capacity in comparison to the younger worker.

"It is obviously clear that technology is very much advancing at rapid rates. Staying up to date is a challenge and something that troubles me. Although I am secure in my knowledge of my job, I know that I feel outdated regarding the technological means by which I could improve my performance" (EM 4)

Satisfaction in current working environment

Some participants reported being satisfied with their working environment whilst others seemed to be unsatisfied. Those working in the public sectors reported feeling more dissatisfied in comparison to those working in private sectors. They explained that this was due to the lack of professionalism that is experienced in public sectors.

Self-improvement

Most participants reported that they could improve themselves through more tailored training designed to meet their basic gaps. For instance one participant mentioned that their companies don't offer training designed for their age group but rather general training that may not necessarily fulfill their needs.

Incentives for older workers

Participants reported that there are no particular incentives/flexibilities offered in their job. The preferred options would be to have flexible working hours as well as a system that rewards them on the basis of their experience.

“Maybe they could provide a way that even after retirement we are still contacted by the company to give our expert opinion on challenges or issues that they are facing. This would make it more motivating to work in the years before retirement” (EM 5)

Lower wages for better career prospects

All participants agreed that earning a decent salary was more important to them than career prospects. They explained that this was a result of the economic crisis.

Lifelong training

There was no mention of lifelong training offered by employers. All participants agree that lifelong learning is important and that it should be more intensively offered in workplaces.

“Providing training that is designed to meet the gaps of older workers would be really beneficial to the company and the older workers themselves” (EM 5)

Benefits and disadvantages of age in workplace

The main themes identified in relation to benefits were experience, maturity, professionalism, knowledge and work ethic.

The main themes identified in relation to disadvantages were lack of technological skills, lack of energy and lack of motivation.

State pension age

The state pension age in Cyprus is 65. Most participants were not familiar with the phased retirement option but did report the need to provide older workers with different rewards and incentives prior to their retirement. Some stated that it is hugely important for an older worker to feel valued before they retire as some can feel that their last years are of no particular use to the company.

“If we are not made to feel that we are of use in these last years then it is expected that we feel of no value to the company” (EM 5)

Work-life balance

Participants were generally satisfied with the work-life balance but that was due to their own work management practices, such as not working at home, rather than due to assistance from their employers.

Most essential skills for a worker in the future

The most important skills reported were technological skills, communication skills and leadership skills.

2.1.5 Conclusions and Policy Recommendations

On the basis of the desk and field research in Cyprus the main conclusion is that age discrimination in the workplace is not a tangible phenomenon experienced by those in the age group. In other words, it does not seem that those over 55 face explicit discrimination at work by their employers or others due to their age. Rather, it seems that age discrimination is a personal experience of older workers whose lack of technological skills as a default of their age causes them to feel threat/insecurity in the workplace. Hence what is perhaps necessary is for the state to set training programs within the private and public sector that are tailored to meet the needs of older workers with regards to technological skills.

Companies' hiring strategies should also be somewhat regulated by the state in order to prevent the non-employment of those over the age of 55. This however is something which is currently in place as the Cyprus Ministry of Labor, Welfare and Social Insurance has launched a program developed to encourage the employment of elderly over 50 as part of

Some good practices that were mentioned and are noteworthy to be included are as follows:

- Tailored training regarding technological skills of those over 55.
- Provision of flexible working hours for those over 55.
- Job enrichment by setting in place incentives to boost motivation and to amend routine
- Mentoring schemes (pairing older workers to train/mentor younger workers) that help those over 55 to feel confident and of value to the company.

Policy recommendations

- Creation of state policies that focus on the empowerment of older workers within employment by boosting both technological and personal skills.

The key barrier that was identified both by the HR Managers and the employees over 55 were related to the group's lack of technological and personal development skills. In Cyprus, the state currently launched a program that aims to encourage the employment of elderly over 50. However this is not sufficient to target the insecurities that this group faces when in employment. Hence policies should be directed more at the empowerment of older workers when in employment, rather than solely focusing on including them in the labor market although that should not be dismissed either.

Potential impact and risk: Developing such a program needs to take into account the specific gaps faced by this age group and in relation to their industry. This would require an extensive amount of time and resources. Nonetheless efforts such as these will significantly advance the benefits of age diversity in the workplace

- Amendment of working schedule of those over 55 so as to ensure work/life balance

Most employees mentioned the importance of having a more flexible working schedule that corresponds to their physical and psychological needs. Policies focused on addressing these in relation to this age group could positively change the productivity and motivation levels of those over 55.

Potential impact and risk: The employees would have to be trained in advance to learn the basics of working with a flexible schedule so as to avoid creating an adverse effect of them lacking self-discipline and time management skills that are necessary to ensure such a schedule is constructive both for the company and for themselves.

On a final note, Cyprus is still at its early stages regarding policies and practices directed to ensure age diversity in the workplace. It seems that age discrimination experienced in companies by the over 55s, seems to be less explicit and more related to their individual feelings of insecurity due to their outdated work-related technological skills. It is certain that best practices from EU should be adopted in Cyprus to effectively lay the foundations for effective age diversity in the workplace. Indeed, the current BeOld project is one step forward towards achieving that.

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Case study 2: Greece

2.2.1 Introduction – The national context

From the last national census of 2011, Greece's resident population was approximately 11 million. Currently, facts show that population growth is decreasing, due to lower fertility rate and the massive immigration of Greeks during the years of economic crisis. Greece faces also a serious problem with ageism, as the percentage of population over 65 is more than 20% (ELSTAT, 2017). Regarding the migrant population, the updated data from the Labor Force Survey for 2016 suggest a significant decrease since the 2011 census, accounting thus for 6% of the total population. For the years 2015 and 2016, migrants are occupied mainly in the tertiary sector, with Albanians being the most represented group in all three sectors (Triandafyllidou and Mantanika, 2016).

Greece, despite the long economic crisis has been under since 2010, is the 47th largest economy in the world (World Bank, 2017) and the 16th in the European Union (Eurostat, 2017). Current account to GDP is -1.10¹ and the real GDP for 2016 was 194.6 billion USD, according to the World Bank. Greek economy is based mainly on the service sector (80%) and then on industry (16%) and agriculture (4%). Tourism and shipping are the major contributors in the national economy. In 2016 Greece was one of the most visited destinations worldwide, with approximately 24 million tourists (UNWTO, 2016), while is also the top ship owning country in the world in terms of cargo carrying capacity and share of oil tankers (UNCTAD, 2017). Greece is a member of European Union since 1981, Eurozone since 2002 and a founding member of Organization for Economic Co-operation and Development (OECD) and of the organization of the Black Sea Economic Cooperation (BSEC).

Greek economy was traumatized significantly after 2010. Greece lost around 25% of the real GDP, while Greeks lost around one GDP from the value of their private wealth according to Credit Suisse data presented in a Federation of Hellenic Enterprises SEV (Wealth worth one year's GDP, 2017) and in overall country's GDP collapse was one of the worst in modern history, not related to war. During this time, Greece is under the supervision of EU and IMF through the economic adjustment programs, and only in 2014, after six consecutive years of economic decline, a real GDP growth rate of 0.7% has been achieved. After a turbulent political climate in 2015, Greece achieved to restore its macroeconomic stability and looking forward for better days. Nevertheless, serious challenges remain in government spending and the market sector. The fiscal deficit remains approximately 4 per cent of GDP and the public debt still exceeds 170 per cent of GDP (2018 Index of Economic Freedom-Greece, 2018).

The Greek educational system is an open to all educational system, which divided into three levels: primary, secondary and tertiary. Education in Greece is compulsory between 6 and 15 years old and until secondary school graduation. Between 2014 and 2016, attainment rates increased by 3.4 percentage points and the dropout phenomenon is relatively small in Greece (less than 10%). Public universities and technological institutes provide higher Tertiary education, while courses typically last 4 to 5 years. Regarding Healthcare, in Greece currently

¹ The Current account balance as a percent of GDP provides an indication on the level of international competitiveness of a country.

there is a universal healthcare system, provided mainly through national health insurance, from the National Healthcare Service. The recent economic recession affected the national healthcare system significantly, as annual government spending on health has reduced of almost a third in real terms, during the period from 2009 to 2013 (OECD, 2015).

2.2.2 The labor market, employment rates and the age group 55-64

Greece, similar to other Southern European countries, developed a fragmented welfare system across sectors and professions, with a large number of social insurance funds. This practice caused some negative consequences in the long run, such as high administrative costs and significant differences and inequalities, regarding coverage and provisions (Petmesidou, 2013). Those imbalances and systemic faults has been exposed during the current economic crisis, as public expenses for welfare, healthcare and education were cut dramatically. As a result, great reformations took place, many of them in the form of cuts in pensions and wages. More specifically, cuts were progressive, in a form of freezes, suspension of indexation and elimination of the 13th and 14th salaries in the public sector. Despite all these measures, pension system could not become sustainable immediately, so the cost pressures remained, also because of the waves of early retirement among employees aged 55 and above who were made redundant (Petmesidou, 2013). In all these, Greece has to deal also with the common European trend to reform the welfare states, due to 'pervasive austerity', ageing societies, and low productivity growth (Theodoropoulou, 2016).

Similar to the welfare system, inequalities and imbalances characterizes the labor market of Greece as well. In general, labor market is divided between protected insiders, under-protected 'mid-siders' and unprotected outsiders. The vast majority of the mid-siders have been employed in small enterprises (over 85% of Greek enterprises have no more than five employees). In this category belongs the self-employed as well, who represent almost the 30 per cent of employed persons. This number is double of the EU28 average and is another unique characteristic of Greek economy and society. The mid-siders have a lower contribution to the welfare system but also enjoy less protection and benefits, compared to the insiders. Lastly, there is evident for informal employment, especially in particular sectors of the economy, such as tourism and construction industry. (Theodoropoulou, 2016)

In the start of the crisis, unemployment rate from 12.7% in 2010, raised to 27.5% in 2013, with the number of unemployed reaching 1.3 million in 2013 (from 639,400 in 2010). During the same period, employment declined from 4.4 million at the beginning of 2010 to 3.5 million at the end of 2013. Detailed statistics regarding employment and unemployment are presented in the tables below. The dramatic increase in unemployment and the need to deal with traditional structural inefficiencies of the Greek labor market led to the adoption of significant labor market reforms. These reforms aimed at reducing labor costs, enhancing competitiveness, and increasing the ability of firms to adjust to the economic shocks (Bank of Greece, 2017). Finally, a significant fact in Greek society, that affects economy as well, is the exceptionally high rate of home ownership (80 %). Because of cultural factors, immediate and wider family connections play an important role and constitute an informal but exceptionally

strong network of social protection, something that played an important role in the social cohesion during the economic crisis.

Regarding older workers and the sectors of the economy, most older men are mainly occupied in agriculture, construction industry, transportation and commerce, while older women in agriculture and commerce as well, but also in hotel industry and food and beverage sector (Georgiadou, 2013). According to the ELSTAT (Greek Statistical Authority) employment reports 2010 and 2011, there is finding showing that from the unemployed persons that managed to find a new job, the age group of 55-64 represents only the 3,3% in the year 2010 (3.227 out of 98.251), and 3,7% in the year 2011 (5.830 out of 165.800) (EC, 2017). Although these data are quite old, there is still a fact that older people return more difficult to the labor market in case of unemployment, than younger. In case of recruiting new personnel, the employers tend to prefer young people, because they earn lower wages, due to the fact that wage in Greece, among other indicators, is estimated by the years of work experience and age².

Table 1: Employment rate by age groups, Greece 2007 –2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------|------|------|------|------|------|------|------|------|------|------|
| 15-24 | 24,0 | 23,5 | 22,8 | 20,1 | 16,1 | 13,0 | 11,8 | 13,3 | 13,0 | 13,0 |
| 25-34 | 74,7 | 75,4 | 74,7 | 71,2 | 64,5 | 58,9 | 55,4 | 56,5 | 59,1 | 60,3 |
| 35-44 | 79,4 | 79,9 | 78,7 | 77,1 | 73,8 | 68,5 | 66,1 | 67,1 | 69,2 | 71,1 |
| 45-54 | 71,7 | 72,3 | 71,9 | 70,7 | 67,6 | 63,4 | 61,3 | 62,2 | 63,8 | 65,2 |
| 55-64 | 42,7 | 43,0 | 42,4 | 42,4 | 39,5 | 36,5 | 35,6 | 34,0 | 34,3 | 36,3 |
| 65-74 | 7,0 | 6,9 | 7,0 | 6,7 | 6,0 | 4,7 | 4,5 | 4,5 | 5,0 | 5,3 |
| Total | 53,7 | 54,3 | 53,9 | 52,3 | 48,7 | 44,7 | 42,9 | 43,4 | 44,6 | 45,6 |

Source: Eurostat

Table 2: Unemployment rate by age groups, Country 2007 –2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------|------|------|------|------|------|------|------|------|------|------|
| 15-24 | 22,7 | 21,9 | 25,7 | 33,0 | 44,7 | 55,3 | 58,3 | 52,4 | 49,8 | 47,3 |
| 25-34 | 11,8 | 10,9 | 12,6 | 16,9 | 24,7 | 32,4 | 36,8 | 35,5 | 32,4 | 30,4 |
| 35-44 | 6,6 | 6,0 | 7,9 | 10,6 | 14,6 | 20,9 | 24,0 | 23,2 | 22,3 | 20,2 |
| 45-54 | 4,6 | 4,4 | 6,3 | 8,6 | 12,4 | 18,1 | 20,7 | 20,5 | 19,9 | 19,4 |
| 55-64 | 3,4 | 3,2 | 4,6 | 6,2 | 8,4 | 13,5 | 16,2 | 17,2 | 17,5 | 19,2 |
| 65-74 | : | : | : | : | 3,0 | 5,1 | 10,0 | 12,3 | 11,3 | 13,7 |
| Total | 8,4 | 7,8 | 9,6 | 12,7 | 17,9 | 24,5 | 27,5 | 26,5 | 24,9 | 23,6 |

Source: Eurostat

Tables 1 and 2 show the dramatic situation of Greece during the years of economic crisis. The employment rates depict the loss of thousands of jobs after 2008, and especially the year 2013 was disastrous for economy and labor market. In parallel, the same time period the unemployment rate in Greece reached 27,5% in total, while the unemployment rate specifically for the age group 25-34 reached the 36,8%. As we can see in both tables, the age group 55-64

² Minimum wages is determined as per job category and age wise.

suffered less than the other age groups during the first years of economic crisis, but on the contrary, the last years that economy shows signs of recovery the older age groups favored the less as well.

Table 3: Employment rate by gender and educational level, Greece 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 53,7 | 54,3 | 53,9 | 52,3 | 48,7 | 44,7 | 42,9 | 43,4 | 44,6 | 45,6 |
| All ISCED 2011 levels | Males | 66,3 | 66,6 | 65,4 | 63,0 | 58,4 | 53,4 | 51,3 | 51,4 | 52,4 | 53,9 |
| All ISCED 2011 levels | Females | 41,5 | 42,4 | 42,8 | 42,0 | 39,3 | 36,3 | 34,7 | 35,7 | 37,0 | 37,6 |
| Less than primary and lower secondary education | Total | 41,5 | 41,6 | 41,6 | 39,8 | 36,1 | 31,9 | 30,0 | 30,5 | 30,9 | 30,5 |
| Less than primary, primary and lower secondary education | Males | 57,4 | 57,6 | 56,5 | 53,3 | 47,8 | 42,3 | 39,3 | 39,7 | 40,3 | 40,3 |
| Less than primary, primary and lower secondary education | Females | 25,8 | 25,9 | 26,6 | 26,2 | 24,3 | 21,5 | 20,8 | 21,3 | 21,6 | 21,0 |
| Upper secondary and post-secondary non-tertiary education | Total | 57,3 | 57,7 | 56,9 | 55,2 | 50,9 | 46,2 | 43,5 | 44,3 | 45,7 | 46,9 |
| Upper secondary and post-secondary non-tertiary education | Males | 69,6 | 69,9 | 68,4 | 66,4 | 61,8 | 55,9 | 53,7 | 54,2 | 55,2 | 56,7 |
| Upper secondary and post-secondary non-tertiary education | Females | 45,9 | 46,4 | 46,2 | 44,8 | 41,0 | 37,2 | 34,2 | 35,0 | 36,5 | 37,2 |
| Tertiary education | Total | 78,2 | 78,4 | 77,7 | 75,0 | 70,3 | 66,8 | 64,4 | 63,2 | 63,6 | 64,7 |
| Tertiary education | Males | 82,0 | 81,7 | 80,9 | 78,6 | 74,4 | 70,9 | 68,8 | 66,0 | 66,9 | 69,1 |
| Tertiary education | Females | 74,1 | 75,0 | 74,4 | 71,4 | 66,4 | 62,8 | 60,1 | 60,4 | 60,6 | 60,8 |

Source: Eurostat

Table 3 depicts some traditional facts in Greece, such as the gender gap in the labor market. Employment rate of women with less than secondary education was significantly low even before the economic crisis, so the difference during all the years is minor, compared to the other educational levels and compared to males. On the other hand, women in tertiary education affected almost the same as men. This fact shows that the only road to employment for Greek women is higher education. As for males, we see that regardless of educational level, the economic crisis affected all groups, but especially males with primary educational background suffered the most, mainly because of the collapse of the construction sector.

Table 4 covers a wide age group, that of 25-54, so the interpretation of data must be careful. To begin with, general employment decreased significantly during the economic crisis years, irrelevant of age. However, this table includes the younger age groups, which suffered the most during the crisis and lead to the high unemployment rate and to migration. As we saw above, women are traditionally fewer in the labor market, so the loss of employment rate is low, compared to men. Another significant finding is the fact that men with a tertiary education background have been affected less than those with a lower educational background, who suffered losses up to 20%.

Table 4: Employment rate by gender and educational level in the age group 25-54, Greece 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 75,4 | 76,0 | 75,3 | 73,2 | 68,8 | 63,9 | 61,3 | 62,4 | 64,5 | 66,0 |
| All ISCED 2011 levels | Males | 90,1 | 90,1 | 88,3 | 85,3 | 79,9 | 73,9 | 71,4 | 71,8 | 73,7 | 76,0 |
| All ISCED 2011 levels | Females | 60,9 | 62,0 | 62,3 | 61,1 | 57,8 | 53,9 | 51,4 | 53,1 | 55,4 | 55,9 |
| Less than primary and lower secondary education | Total | 69,4 | 69,8 | 69,1 | 66,8 | 62,1 | 56,1 | 53,3 | 54,8 | 56,8 | 56,8 |
| Less than primary, primary and lower secondary education | Males | 89,2 | 89,2 | 86,9 | 82,6 | 76,0 | 68,9 | 65,0 | 66,5 | 68,3 | 69,0 |
| Less than primary, primary and lower secondary education | Females | 46,8 | 47,2 | 48,2 | 47,5 | 45,0 | 40,6 | 39,0 | 40,5 | 42,3 | 41,1 |
| Upper secondary and post-secondary non-tertiary education | Total | 74,0 | 74,7 | 73,7 | 71,4 | 66,8 | 61,6 | 58,7 | 59,6 | 62,3 | 63,8 |
| Upper secondary and post-secondary non-tertiary education | Males | 90,2 | 90,3 | 88,1 | 85,3 | 80,2 | 73,6 | 71,4 | 71,6 | 74,0 | 76,2 |
| Upper secondary and post-secondary non-tertiary education | Females | 59,5 | 60,5 | 60,5 | 58,7 | 54,6 | 50,5 | 46,9 | 48,1 | 50,8 | 51,2 |
| Tertiary education | Total | 86,3 | 86,4 | 85,7 | 83,6 | 79,1 | 75,3 | 72,8 | 73,0 | 73,4 | 75,1 |
| Tertiary education | Males | 91,3 | 91,1 | 90,6 | 88,8 | 84,4 | 80,7 | 78,3 | 77,3 | 78,1 | 81,8 |
| Tertiary education | Females | 81,4 | 82,0 | 81,3 | 79,0 | 74,4 | 70,6 | 67,8 | 69,2 | 69,4 | 69,7 |

Source: Eurostat

Table 5: Employment rate by gender and educational level in the age group 55-64, Greece 2007 – 2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 42,7 | 43,0 | 42,4 | 42,4 | 39,5 | 36,5 | 35,6 | 34,0 | 34,3 | 36,3 |
| All ISCED 2011 levels | Males | 59,1 | 59,2 | 57,8 | 56,5 | 52,3 | 47,7 | 46,0 | 44,0 | 44,9 | 46,2 |
| All ISCED 2011 levels | Females | 27,0 | 27,5 | 27,8 | 29,1 | 27,5 | 26,1 | 26,0 | 25,0 | 24,7 | 27,2 |
| Less than primary and lower secondary education | Total | 40,5 | 40,6 | 40,9 | 40,7 | 37,8 | 33,6 | 33,2 | 32,7 | 34,3 | 34,5 |
| Less than primary, primary and lower secondary education | Males | 57,9 | 57,8 | 57,4 | 55,7 | 50,8 | 44,5 | 42,7 | 41,4 | 43,5 | 43,8 |
| Less than primary, primary and lower secondary education | Females | 25,6 | 25,9 | 26,5 | 27,9 | 26,7 | 24,3 | 25,4 | 25,2 | 26,2 | 26,7 |
| Upper secondary and post-secondary non-tertiary education | Total | 38,8 | 38,3 | 35,6 | 36,9 | 34,6 | 32,1 | 28,6 | 27,3 | 28,3 | 32,8 |
| Upper secondary and post-secondary non-tertiary education | Males | 55,1 | 53,9 | 49,8 | 51,1 | 48,2 | 44,3 | 39,7 | 39,5 | 40,8 | 43,5 |
| Upper secondary and post-secondary non-tertiary education | Females | 23,7 | 24,2 | 23,3 | 24,7 | 23,2 | 22,3 | 19,5 | 18,0 | 19,0 | 24,1 |
| Tertiary education | Total | 60,0 | 60,7 | 60,9 | 57,7 | 52,3 | 50,8 | 50,6 | 46,5 | 43,9 | 45,6 |
| Tertiary education | Males | 68,7 | 70,4 | 69,8 | 65,6 | 61,0 | 58,4 | 58,8 | 53,3 | 52,3 | 53,9 |
| Tertiary education | Females | 45,2 | 44,8 | 46,8 | 45,3 | 39,6 | 39,9 | 39,4 | 37,1 | 32,2 | 34,9 |

Source: Eurostat

In table 5 we examine the target group of our study, the age group 55-64. In this age group as well, we identify the traditional gender gap in Greek society. Males are almost double than females in employment, especially in lower educational backgrounds but also in total.

Regarding males, we can see that economic crisis affected lower and higher educated levels as well, while the traditional low percentage of women remained almost the same during the whole period of economic crisis. A significant factor of the constant decline of the employment rate of this age category during the crisis was not only the rise of general unemployment, but also the changes in the pension system (age limits, bonuses) that lead a lot of people to retire massively in order to avoid the negative consequences of the new measures.

2.2.3 Legislative framework, policies and good practices

Greece until now never developed concrete policies and strategies, regarding the issue of older workers. The lack of such policies, together with the demographic problem (longer life expectancy, lower birth rates) and the current fiscal situation of the Greek public sector, create a serious problem about the social security and welfare systems. In general, the future coherence and stability of Greek society depends on how the older people will participate and contribute in the labor market. Moreover, the decline in economic activity, during the period 2010-2013, had a significant negative impact on businesses' activity. Apart from many company closures, those firms that achieved to weather the storm reacted to the shocks by adjusting both labor input and wages (Kosma et al., 2017).

In Greece, although there are three pillars to the pensions system (social security, occupational schemes and private insurance), social security alone accounts for more than 99% of the whole system. As we saw above, the imbalances of the welfare system together with the great public debt and the bailout programs affected the national pension system significantly. Drastic reforms had to be made in a small period of time, that have not been done for decades. In this context, a major reform of the social security and pensions system is under implementation with raising the retirement age, cutting pensions and establishing counter-incentives for early retirement. The reforms are in process and started in 2010, continued in 2012 and updated in 2016. Today, the main pension is based on two parts, the basic part, which pays 12 times per year and a proportional part³. The basic/national pension is 384 euro (360 was before) and is adjusted according to years of service with a lower cap. The retirement age limit remains at 67, as was formed in 2012. Regarding other aspects of the reforms, the administrative changes, such as public systems unification and digitalization allow today the social security system to be organized in a more functional manner. (Symeonidis, 2016)

In our case, incentives to extend working life launched with the Law 3863/10 in 2010.

The new social security system included legislative reforms that were about to increase pensions granted after 35 years of employment, in order to motivate those people that could retire at the age of 60, to remain active in employment. Additionally, other measures aimed to increase participation of the employer in the social security contributions of dismissed older workers and establish prevention mechanisms of premature retirement in organizations of the broader public sector.

³ Proportional part of pension is the product of the accrual rate by the past credits by the pensionable salary

Regarding training and education, there are no recorded policies or relevant legislation supporting older workers in Greece. The only legislative framework that can be related to older workers' support is the Law 3879/10 about Life-Long-Learning, which actually makes no special reference to age groups. Professional training is provided to older workers mainly within the organization in the form of intra-organizational training schemes. Those schemes are implemented by the organizations themselves and financed either by own funds or by the Employment and Professional Training Account (LAEK), a special account which established in 2002 and financed by the contributions of both employees and employers. (Georgiadou, 2013)

In the public sector and the wider public sector, the Law 3986/2011 established the option of part-time employment for the civil servants. This law gives the opportunity to the employee for less working hours per day or working days per week, up to 50% and for up to five years, with a respective reduction of salary and a respective different calculation of pension rights. However, this law cannot be considered as an age management initiative, as it applies to all workers, regardless of age. On the other hand, in the private sector legislative measures of the current reformation process aims to facilitate work flexibility, by giving employers the right to take unilateral decisions, something that raises concerns regarding workers' rights. (Georgiadou, 2013)

Good practices

There are no official practices to support active ageing in Greece, but rather forms of a personal relationship between the organization and the workers in the small enterprises (most enterprises in Greece are small size enterprises) or between the employer and the worker. Nevertheless, some of the few official good practices were implemented under the EQUAL II program, which was financed by European Social Fund. The most well organized good practice in Greece was titled "Innovative approaches to the implementation of social dialogue -The case of Active Ageing management" and has been implemented in a 4-year period (2005-2009). The beneficiaries were 274 people over 50 years old (140 men and 134 women) and the coordinator of the program was Financial and Social Committee (OKE) in collaboration with various social partners. The main outcomes of the project was a dialogue for the first time between employers and employees and the development of a methodology and tools for managing active ageing at the organizational level. The beneficiaries received support through consulting and training, while an Observatory established for the promotion of social dialogue regarding active ageing in the working environment. (Georgiadou, 2013)

Last, according to an older survey on managing active ageing (2006) by the Greek Network for the Corporate Social Responsibility in its 27 member companies, just 3 companies implemented corporate policies in promoting part-time work, 4 companies encouraged the extension of working life until the 65 years and 7 companies were employee as freelancers retired employees. Although those facts are quite old and maybe new practices emerged in organizations, the economic situation in Greece and the transformation processes in the labor market show that a lot needs to be done regarding the support of older workers in both national and organizational level.

2.2.4 Interviews with HR managers and older workers

Human Resource Managers

Four HR managers from four organizations that operate in the private sector of the Greek economy were interviewed, three male and one female. Three out of four organizations belong to the services sector, while one is from the manufacturing/goods sector. In all four organizations, there is an age variance, but mainly most of their employees belong to the 25-54 age group. Regarding employees 55 years old and older, in one of the participants' organizations the percentage of this age group is around 20%, another's is 10% and in the other's two is just 5%.

Despite that our sample is small; some interesting findings came out from the interviews, which will be used also for the transnational analysis, together with the other European countries' findings. Interestingly enough, 3 out of 4 participants believe that as an "older worker" can be considered someone who is over 60, while the fourth participant chose the 55 as an unofficial age limit for an "older worker".

Regarding productivity, the majority of participants (3) believes that this capability is decreasing even slightly, as the employee grows older, while the fourth interviewee thinks that productivity does not change because of age. More or less the same applies for creative skills, according to participants, while for the social and managerial skills they believe the opposite. Age seems to work in favor of these two skills, as participants gave similar or higher scores for the age group 55+. Similarly, for the technical skills, just one interviewee gave lower score for 55+ compared to the younger age groups, while the other three gave the same or higher score.

As for the perception of HR managers about the salaries according to the age groups, one participant did not want to answer at all, while the other three think that salaries are descent for all age groups. Finally, regarding the learning dimension and the culture of organization, all participants argued that their organization is democratic and open to different views, while there is a spirit of solidarity and cooperation.

In the section of open questions, the most important barriers for workers over 55 years old according to participants are physical condition and technological innovations. The main strategies now that would help older people to be productive and satisfied at work, is the lifelong learning and the provision of extra motives. Motives to remain healthy, to mentoring younger workers and to learn new things were highlighted from participants. As for age discrimination, all participants answered that they never notices something like this and also argued that they never rejected a prospective employee because of age. However, one HR manager stated that he wouldn't hire someone who is above 60.

All participants stated that their organization is taking into consideration employee's needs, but there are no institutionalized policies for older worker or other specific groups. Additionally, training is provided to all employees, regardless of age, and life-work balance of employees is taken into consideration from the administration, but mainly on a personal level. All interviewees declared that the State does not provide any motive or something else for older workers and there are no special policies or incentives for them neither.

Regarding now the main advantages of the age group 55+, participants highlighted experience, knowledge and sense of duty, while for the younger age groups argued that digital skills and physical condition are their main advantages compared to older people. All participants stated that to keep employees in the organization for a long time is preferable. Finally, the main

characteristic that future employees will need, according to the most of participants, will be adaptability to changes and digital skills.

Older Workers

The participants of our study were five workers above 55, four male and one female. Three of them are working in organizations of the private sector and two of the public. A limitation of our sample is that all of the participants are highly educated, as only one has finished tertiary education and the others hold bachelor (2), master (1) and PhD (1) degrees. As for the size of organizations where the participants work to, most of them are occupied in small and medium size enterprises, while just one works in an organization with more than 250 employees. All of them are married, while two of them have caring responsibilities and three of them provide financial support in other family members. Four out of five speak English and just one speaks German. Regarding their compensations, the majority of them (four) stated that their salary belongs to medium level; while just one considers it high. Most of them are satisfied with the earnings, while just one is not. Only one of the participants has other sources of income, while four own a house and all of them own a car.

From the five participants, two are more than 25 years in the same job, while other two are around 10 and just one is only 2 years in the current job. All participants rated high their job competence, work performance, attendance and other skills. In this vein, all argued that their supervisor would totally agree with their self-assessment, while also all of them are satisfied with their career prospect and job security. Regarding digital skills and more specifically the job demand and their personal capacity on it, all participants highlighted the need and also their good level of skills in Microsoft Office and other basic functions. On the contrary, most of them stated that more advanced digital tools, such as engineering or professional software, are not necessary and also they are not familiar with them. Lastly, all five participants stated that they make a daily use of a computer.

Regarding lifelong learning and training, all participants argued that they are willing to learn new things and training is important. Three persons stated that there are training opportunities in their organizations, which are also relevant to their needs. All of them attended training seminars in the past, which were free of charge or paid by the employer. Finally, none of the participants has ever experienced any age discrimination incident.

In the open questions section, participants had the opportunity to develop their thoughts. The main barriers that are highlighted by the participants, regarding the age factor in work, are aging (fatigue), routine and lack of motivation. Some of them also referred to the technological advances as a possible barrier for older workers. As solutions to overcome the barriers, participants proposed more opportunities for training and personal development. Additionally, the provision of motives would be useful, for example through mentoring and other interactive activities. All of them stated that there are no official policies or incentives address to them, but on a personal level, they are satisfied with their employer and the wider climate in the working environment. Most participants answered that they wouldn't accept a lower compensation, in order to have better career prospects and also most of them argued that the retirement age limit of 67 (in Greece) might be too much. Phased retirement is a choice that

most of the participants would consider, if it was available. Regarding the positive and negative aspects of age in work, the interviewees highlighted experience and skills acquired through the years as advantages, while physical condition and lack of motivation could be considered as disadvantages.

2.2.5 Conclusions and Policy Recommendations

Greece is in a transformative phase in terms of the wider economy and labor market. The labor market is one of the main pillars of Greek society and the issue of older workers is one of the special cases that will define the present and future of economy and social cohesion. Ageing societies and ageing workforce is a common issue in all European societies and Greece is not an exception. Moreover, the economic downturn that the country has been under made this transformative phase even harder for many people. Nowadays, with the extension of retirement age limits and other reforms, workers 55 years old and older became a basic part of the workforce and a lot needs to be done in order to develop productivity and job satisfaction in this particular age group.

In the context of our study, we identified the main reforms and changes regarding policies and legislation in the labor market and for older workers particularly. Although many things have changed towards legislation, specific policies and incentives for older workers are still absent from Greece, both in public and private sector. A positive fact is that age discrimination seems not to be a problem, at least in the working environment, because for those older people who become unemployed, the return to the job market is not easy and this seems to be a serious problem and a sign of age discrimination. Though our sample of five older workers and four Human Resource managers is small, the results of the interviews were helpful to identify the main barriers older people are facing and also what they consider to be the advantages and the disadvantages in the working environment, as they grow older.

What the participants mostly highlighted was the fact the physical condition can be considered as a barrier that matters, together with routine and lack of motivation. Our interviewees stated that motivation in the form of financial incentives, training and mentoring opportunities could make them more willing to work and remain productive.

In this context, the first policy to recommend is the adoption of certain measures towards the provision of extra incentives to the workers above a specific age limit. These incentives could be in the form of established lifelong learning opportunities, in order to keep up with technological and managerial advances. This kind of training could be centralized by the state or within organizations through collective agreements. The compulsory form of this practice would make older people to adapt into the continuous training culture and become more active and willing to improve themselves. The BeOld project is a good example towards this direction, with the vocational counseling methodology address to older workers. In practice, the budget for this kind of training can be covered by multi-stakeholder partnerships under the umbrella of the state or the EU, which funds this kind of initiatives all across Europe.

The second policy recommendation refers to mentoring. As experience and “know how” from the years in work allow older workers to be considered as ‘expert’, a good practice might be the spreading of this knowledge to the younger colleagues through mentoring. Mentoring practice

has a twofold benefit for an organization. First, as we saw above from bibliography and from interview answers, mentoring gives extra motive to older workers to continue to be productive and willing to offer in work and in parallel the organization can save money that in other case would spend to pay external trainers or to cover the expenses for training seminars. By establishing mentoring practice creates an internal procedure, by which knowledge passes from one generation to the other, creating an environment of interaction and trust. This practice to be adopted is more a matter of willingness and good coordination, rather than money spending.

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Case study 3: Italy

2.3.1 Introduction – The national context

Italy is the world's ninth biggest economy. Its economic structure mainly relies on services and manufacturing. The services sector accounts for almost three quarters of total GDP and employs around 65% of the country's total employed people. Within this sector, the most important contributors are the wholesale, retail sales and transportation sectors. Industry accounts for a quarter of Italy's total production and employs around 30% of the total workforce. The country's manufacturing is specialised in high-quality goods and is mainly run by small- and medium-sized enterprises (Italy Economic Outlook, 2018).

According to ISTAT (Italian national institute for statistics), Italy's main trading partners are Germany and France, that account for around 12,6% and 11,1% of Italy's total exports. The country's main exports are mechanical machinery and equipment (24% of total exports) as well as motor vehicles and luxury vehicles (7,2%). Other important exports include clothing (11%) electronic equipment (5,6%) and pharmaceutical products (4,6%). Italy's main imports are fuels (17% of total imports), machinery (14,2%), raw materials (10%) and food (7%).

Barriers to competition remain significant, and the business environment remains challenging in professional services, local public services, concessions and the transport sector. Despite progress achieved in recent years, the conditions for doing business remain difficult, because of the public sector inefficiencies, the slow civil justice system, and corruption (European Commission Country Report Italy, 2017). The high tax evasion also challenges fair competition among companies (OECD Economic Survey, 2017).

Education system

Italy's education system is organized according to the principles of subsidiarity and school autonomy with regard to didactic, organizational and research activities. The State and the regions share legislative competence. School education's performance is above the EU average in the north and significantly worse in the south Italy. Concerning the higher education, the system is in general underfunded. Despite being close to the national Europe 2020 target (26-27 %), tertiary educational attainment rate remains the lowest in the EU, at 25.3 % in 2015 for 30-34 year-olds. Finally, adult learning is not sufficiently developed, which may negatively weigh on labor market outcomes of low-skilled persons (European Commission Country Report Italy, 2017).

Healthcare system

Healthcare is provided to all citizens and residents by a mixed public-private system. The public part is the national health service, Servizio Sanitario Nazionale (SSN), which is organized under the Ministry of Health and is administered on a regional basis. Family doctors are entirely paid by the SSN, while visits by specialist doctors or diagnostic tests are provided by the public hospitals, conventional private ones or private services. Health outcomes indicators, such as life expectancy and healthy life years, stay above the EU average. The Italian healthcare system also looks cost-effective: public health expenditure, though rising, is below the European

average. Unfortunately, interregional disparities in access to care persist and seem to be rising (European Commission Country Report Italy, 2017).

Demography issues

Italy is characterized by a population which is ageing fast (ISTAT Annual Report 2017, 2017). The average residents' age is 44,9 years, two tenths more than in 2015. Individuals, who are aged 65+ represent 22,3% of the total population. While the average life expectancy keeps on increasing (80,6 years for men and 85,1 years for women), the birth rate keeps on decreasing. In 2016, Italy experienced the lowest birth rate of its history: 474000 new children. If the population rate stays stable, it is because of the immigration ratio: at the moment, foreigners living in Italy are 5.290.000 (8,3% of the population).

2.3.2 The labor market, employment rates and the age group 55-64

One of the biggest challenges of the Italian government is the high level of unemployment. Recent reforms helped create 3.2 million new permanent contracts and boost total employment by 2% since early 2015 (European Commission Country Report Italy, 2017). According to ISTAT, labor market conditions have been improving since 2014, with headcount employment growing by 0.8% in 2015 and 1.2 % in 2016, thanks to labor market reforms, the abolition of regional taxes on permanent employment, and temporary tax incentives for new permanent hires. Labor market participation is also increasing. However, long-term and youth unemployment remain high (6,7 % and 38 % respectively in 2016). The proportion of old workers in the labor market is also low. Finally, the participation of women in the labor market remains largely underutilized: female employment rate is one of the lowest in the EU. This is also due to the difficulties to have access to affordable care services (for children and the elderly), especially in the poorest regions of the country. Employment services remain weak, with wide regional disparities, and more effort is necessary to tailor them to the needs of unemployed persons.

Table 1: Employment rate by age groups, Italy 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|-----------|------|------|------|------|------|------|------|------|------|------|
| 15-24 | 24.5 | 24.2 | 21.5 | 20.2 | 19.2 | 18.5 | 16.3 | 15.6 | 15.6 | 16.6 |
| 25-34 | 69.6 | 69.5 | 66.9 | 64.8 | 64.8 | 63.4 | 59.7 | 59.0 | 59.3 | 60 |
| 35-44 | 76.6 | 76.5 | 75.1 | 74.7 | 74.6 | 73.7 | 72.4 | 71.7 | 72 | 72.6 |
| 45-54 | 72.7 | 73.0 | 71.9 | 71.8 | 72.0 | 71.9 | 70.8 | 70.2 | 70.5 | 71.3 |
| 55-64 | 33.7 | 34.3 | 35.6 | 36.5 | 37.8 | 40.3 | 42.7 | 46.2 | 48.2 | 50.3 |
| 65-74 | 5.4 | 5.5 | 5.3 | 5.2 | 5.4 | 5.8 | 6.0 | 6.2 | 6.5 | 6.7 |
| Total | 47.1 | 47.2 | 46.2 | 45.5 | 45.6 | 45.6 | 44.6 | 44.8 | 45.3 | 46.2 |

Source: Eurostat

The total employment is decreased from 2007 to 2014, especially for the youngest workers, but it is now increasing for all age groups. Thanks to the recent pension system reforms, the participation of older workers is also increasing, but the percentage of workers aged 50+ in the

labor market stays low. The employment rate of people aged 45-54 is 20 points higher than the employment rate of workers 55+.

Table 2: Unemployment rate by age groups, Italy 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|
| 15-24 | 20.4 | 21.2 | 25.3 | 27.9 | 29.2 | 35.3 | 40.0 | 40.7 | 40.3 | 37.8 |
| 25-34 | 8.6 | 9.2 | 10.9 | 12.3 | 12 | 15.2 | 18.2 | 19.1 | 18.2 | 18 |
| 35-44 | 4.6 | 5.4 | 6.2 | 6.5 | 6.6 | 8.6 | 9.8 | 10.6 | 9.8 | 10 |
| 45-54 | 3.0 | 3.8 | 4.4 | 4.9 | 4.9 | 6.6 | 7.9 | 8.4 | 7.9 | 7.8 |
| 55-64 | 2.4 | 3.1 | 3.4 | 3.6 | 3.8 | 5.3 | 5.7 | 5.5 | 5.5 | 5.7 |
| 65-74 | 0.8 | 1.9 | 1.2 | 1.4 | 1.2 | 2.1 | 2.0 | 1.5 | 2.1 | 2.2 |
| Total | 6.6 | 7.4 | 8.6 | 9.4 | 9.6 | 12.2 | 13.9 | 14.3 | 14.0 | 13.6 |

Source: Eurostat

The table shows a huge difference of unemployment among the different age groups, especially between the youngest and the oldest workers. The peak of unemployment was reached in 2014, with an average of 14.3%. The table also shows that youth unemployment is the biggest challenge: the unemployment rate of the youngest generations have doubled in 10 years.

Table 3: Employment rate by gender and educational level, Italy 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 65,6 | 66,1 | 66,4 | 65,9 | 63,8 | 65,5 | 64,6 | 64,7 | 67,8 | 67,6 |
| All ISCED 2011 levels | Males | 80,9 | 76,4 | 76,5 | 73,5 | 70 | 73,3 | 70,9 | 74,1 | 74,1 | 73,9 |
| All ISCED 2011 levels | Females | 56,2 | 58,9 | 59,6 | 60,4 | 59,5 | 61,1 | 60,6 | 59,4 | 63,6 | 63,5 |
| Less than primary and lower secondary education | Total | 61,2 | 52,9 | 56,4 | 57,9 | 59,6 | 61,4 | 63,4 | 61,7 | 62,7 | 65 |
| Less than primary, primary and lower secondary education | Males | 88,1 | 84,7 | 82,4 | 66,4 | 67,8 | 66,5 | 69,5 | 70,8 | 67,1 | 69,2 |
| Less than primary, primary and lower secondary education | Females | 54,6 | 44,8 | 52,7 | 51 | 53,5 | 57,5 | 59,3 | 56,6 | 58,9 | 61,4 |
| Upper secondary and post-secondary non-tertiary education | Total | 65,6 | 65,4 | 70 | 69,4 | 64,8 | 67,3 | 64,4 | 63,5 | 69,1 | 66,9 |
| Upper secondary and post-secondary non-tertiary education | Males | 77,7 | 72,1 | 81,4 | 76 | 67,9 | 77,2 | 69 | 71,1 | 73,4 | 73,2 |
| Upper secondary and post-secondary non-tertiary education | Females | 56,9 | 60 | 62,5 | 64,4 | 62 | 61,8 | 60,9 | 58,6 | 65,7 | 62,8 |
| Tertiary education | Total | 69,5 | 80,1 | 73,3 | 70,3 | 67,7 | 68,4 | 67,5 | 74,1 | 74,2 | 76,4 |
| Tertiary education | Males | 92,7 | 90,4 | 84 | 76,5 | 77,2 | 73,9 | 81 | 91,2 | 91 | 87,5 |
| Tertiary education | Females | 54,9 | 74,2 | 64,6 | 68,3 | 62,6 | 65,8 | 61,5 | 66,7 | 64,8 | 70,9 |

Source: Eurostat

The table shows a regular increase of women participation in the labor market, regardless of their level of education. However, the significant difference between the employment rate of women and men stays a big challenge for the country. Another remark is that investing in education is more a guarantee for men than for women to get a job.

Table 4: Employment rate by gender and educational level in the age group 25-54, Italy 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|---------|------|------|
| All ISCED 2011 levels | Total | 75.2 | 75.1 | 73.7 | 73.0 | 71.8 | 71.1 | 68.6 | 67.7 | 68.1 | 68.4 |
| All ISCED 2011 levels | Males | 92.6 | 91.1 | 86.9 | 86.2 | 83.8 | 81.9 | 78.8 | 77.5 | 78.7 | 79.4 |
| All ISCED 2011 levels | Females | 63.6 | 63.9 | 64.3 | 63.1 | 63.4 | 64.1 | 61.7 | 61.1 | 60.9 | 61.1 |
| Less than primary and lower secondary education | Total | 69.5 | 69.0 | 69.6 | 68.4 | 67.2 | 68.0 | 64.9 | 63.5(b) | 62.6 | 63.5 |
| Less than primary, primary and lower secondary education | Males | 88.1 | 84.7 | 82.4 | 83.5 | 80.4 | 78.1 | 72.9 | 72.5(b) | 72.5 | 73.8 |
| Less than primary, primary and lower secondary education | Females | 57.4 | 56.3 | 59.8 | 55.3 | 56.2 | 60.2 | 58.2 | 56.5(b) | 54.6 | 55.4 |
| Upper secondary and post-secondary non-tertiary education | Total | 77.6 | 76.2 | 74.3 | 74.6 | 73.6 | 71.7 | 69.2 | 68.8(b) | 69.9 | 70.1 |
| Upper secondary and post-secondary non-tertiary education | Males | 94.2 | 93.3 | 88.5 | 87.2 | 85.3 | 83.5 | 80.8 | 78.1(b) | 80.4 | 81.8 |
| Upper secondary and post-secondary non-tertiary education | Females | 64.6 | 63.1 | 63.9 | 64.8 | 65.0 | 63.6 | 61.2 | 62.0(b) | 62.1 | 62.2 |
| Tertiary education | Total | 74.5 | 80.6 | 79.3 | 74.9 | 73.4 | 75.8 | 75.3 | 72.7(b) | 72.9 | 73.9 |
| Tertiary education | Males | 92.7 | 93.8 | 89.1 | 88.5 | 85.1 | 83.5 | 91.1 | 92.2(b) | 89.7 | 88.5 |
| Tertiary education | Females | 67.4 | 75.9 | 74.0 | 69.4 | 69.3 | 73.1 | 70.1 | 65.9(b) | 67.3 | 68.8 |

Source: Eurostat

The table shows that persons with a tertiary education have better coped with the economic crisis. However, for women, higher education level is not a synonymous of higher opportunities to enter and/or stay in the labor market. If 88,5% of males with a tertiary education are employed, just 68,8% of women with the same level of education are also employed. Even for persons with lower levels of education, we can notice similar differences between the employment rate of men and women. This can be linked to the lack of welfare services helping workers with caring responsibility, mainly women, to combine personal and professional responsibilities.

The table 5 shows how the rate of employment of this age group increased, also because of the pension system reforms. What is striking is the constant and important increase of older women participation in the labor market. The employment rate of women is even higher than the employment rate of men for those persons with low education levels. Given this increase, the difference between the employment rate of males and females from this age group is not so marked, especially in the last years.

Table 5: Employment rate by gender and educational level in the age group 55-64, Italy 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|---------|---------|---------|------|------|------|------|---------|------|------|
| All ISCED 2011 levels | Total | 56.0 | 57.1 | 59.1 | 58.8 | 55.8 | 60.0 | 60.6 | 61.8(b) | 67.5 | 66.8 |
| All ISCED 2011 levels | Males | 69.3 | 61.8 | 66.1 | 60.8 | 56.3 | 64.8 | 63.1 | 70.7(b) | 69.5 | 68.4 |
| All ISCED 2011 levels | Females | 48.8 | 54.0 | 55.0 | 57.8 | 55.6 | 58.1 | 59.6 | 57.8(b) | 66.4 | 65.9 |
| Less than primary and lower secondary education | Total | 52.9 | 36.9 | 43.2 | 47.4 | 52.0 | 54.8 | 61.9 | 59.9(b) | 62.8 | 66.5 |
| Less than primary, primary and lower secondary education | Males | (u) | (u) | (u) | 49.3 | 55.3 | 55.0 | 66.2 | 69.2(b) | 61.8 | 64.7 |
| Less than primary, primary and lower secondary education | Females | 51.8 | 33.4(u) | 45.7 | 46.7 | 50.8 | 54.8 | 60.5 | 56.7(b) | 63.3 | 67.4 |
| Upper secondary and post-secondary non-tertiary education | Total | 53.7 | 54.7 | 65.8 | 64.3 | 56.1 | 62.9 | 59.7 | 58.2(b) | 68.4 | 63.8 |
| Upper secondary and post-secondary non-tertiary education | Males | 61.2 | 50.9 | 74.3 | 64.9 | 50.5 | 70.9 | 57.3 | 64.2(b) | 66.5 | 64.7 |
| Upper secondary and post-secondary non-tertiary education | Females | 49.2 | 56.9 | 61.2 | 64.0 | 59.0 | 60.1 | 60.6 | 55.2(b) | 69.4 | 63.4 |
| Tertiary education | Total | 64.6 | 79.6 | 67.3 | 65.8 | 62.0 | 61.0 | 59.8 | 75.6(b) | 75.6 | 79.0 |
| Tertiary education | Males | 92.8 | 87.0 | 78.9 | 64.5 | 69.3 | 64.4 | 71.0 | 90.3(b) | 92.3 | 86.6 |
| Tertiary education | Females | 42.4(u) | 72.5 | 55.2(u) | 67.3 | 56.0 | 58.6 | 52.9 | 67.5(b) | 62.4 | 73.0 |

Source: Eurostat

Table 6: Employment rate by sector

| | Agriculture | Construction | Industry | Manufacturing | Services |
|-------------------|-------------|--------------|----------|---------------|----------|
| Italy (2013-2017) | 3 | 5 | 21 | 15 | 56 |

Source: <https://data.oecd.org/emp/employment-by-activity.htm>

The services sector employs around 56% of the country's total employed people. Industry (including construction) accounts for a quarter of Italy's total employment. Another important sector is manufacturing, with the 15% of Italy's total workforce employed.

2.3.3 Legislative framework, policies and good practices

In Italy, workers' pension are paid by the National Social Security Institute (Inps). The Italian pension expenditure is one of the highest in the OECD as a share of GD, (15,4 % in 2015). The recent pension reforms, in particular the Fornero one, wanted to cope with this challenge by increasing the average retirement age from 60 to 68 years by 2050. However, an early retirement option is being trialed in 2017 and 2018 following intense political pressure. First, a

financial advance pension (APE) lets individuals take out a loan from a financial institution backed by future pensions provided they have reached age 63 with 20 years of contribution. The trial also includes the “social advance pension” (social APE), a separate early-retirement scheme for some vulnerable groups: the long-term unemployed, persons with disabilities or assisting seriously disabled, and selected ‘demanding’ occupations (Pensions at a Glance 2017, 2017).

Given the increasing average retirement age, the Italian governments and Italian regional policy makers are adopting a series of measures that keep workers in the labor market for longer, and/or reallocate them. In particular, the Italian law n. 92/2012 foresees *ad hoc* measures for older workers (Over 50, 2018). For example, it foresees tax incentives for companies employing over-50 workers who have lost their job for over 12 months. This means employers benefit a 50% tax reduction both with fixed-term contracts (the reduction lasts 12 months in this case), and open-ended contracts (the reduction lasts 18 months in this case). In 2016, the government also launched a new initiative to promote active ageing which targets those who will have the right to go to pension by the end of 2018 and will decide to reduce their working hours (Law n. 208/2015).

Apart from the national initiatives, many Italian regions have also introduced specific policies to support older workers, in particular training and requalification measures. These initiatives are mainly concentrated in the center and the north of the country. According to ISFOL (Istituto per lo sviluppo della formazione professionale dei lavoratori), there is a wide array of activities: supporting over-50 workers who were laid off by extending welfare support provisions with a derogation, financing employment and training incentives, supporting measures designed for job reintegration through professional training as a means of human growth or through tax relief for companies re-employing older workers (Over 50, 2018). However, these measures look insufficient to significantly increase the low participation of older workers in the labor market (see tables above).

Employment agencies are one of the tools that are used to support older workers. In particular, employment agencies (work agencies matching demand and supply and offering consultancy and training) provide specific placement services designed for long-term unemployed persons. Through the European Social Fund, employers’ organizations and local institutions have also managed to finance a wide range of local initiatives that are mainly focused on placement, training and support to self-entrepreneurship (Over 50, 2018).

The lack of investments in adult learning is also a big challenge. In order to increase older workers’ skills, ISFOL is carrying out the project ‘Implementing the European agenda for Adult Learning’. The National Plan Industry 4.0 also increases public incentives for employees and managers participating in training activities linked with digitalization. Through the European Social Fund, regional authorities are also financing most innovative projects to support older workers’ lifelong learning (Over 50, 2018). In terms of good practices, INAPP (National Institute for the Analysis of Public Policies) carried out an analysis of initiatives that private companies are leading to tackle the challenges of the ageing working force. The study focuses on different aspects, such as workers’ recruitment, life-long learning, health promotion, career management issues (Over 50, 2018).

2.3.4 Interviews with HR managers and older workers

Anziani e Non Solo interviewed four Human Resources (HR) Managers/ directors of private sector to explore their perception of older worker's support needs, the measures taken by organizations to facilitate older workers' integration in work environment, as well as the incentives and policies needed to foster older workers impact in the labor market. Anziani e Non Solo also interviewed five workers aged 55 with the purpose to investigate the barriers they perceive to their employability and the strategies they think needed to improve their employability, motivation and influence in their working environment.

According to the data gathered through the interviews:

- There is a lack of counseling and education programs to promote the social inclusion and the empowerment of older workers. The interviewed HR managers have not received trainings on how to deal with the ageing working force. The concerns of older workers are often faced case-by-case without a general strategy on age management. Employees are also not receiving particular incentives to upgrade their skills throughout their careers. Trainings are provided when there are *ad-hoc* needs or when this is foreseen by law. Few initiatives are also taken to foster intergenerational learning and mentoring activities in companies.
- Ageism at work was not perceived by the interviewed employees. Just the minority of the interviewed HR managers said that they give importance to the age while recruiting. However, discrimination can happen because of the fiscal incentives to hire young people and the worst contract conditions that are accepted by the younger workers (e.g. short contracts with less social security benefits). Even if youth unemployment is a big challenge, providing incentives according to age considerations can create tensions among generations.
- Both employers and employees mentioned the possibility to come up with informal/ formal bilateral arrangements between the HR managers and the workers when there are difficulties for the employees to combine private and professional duties. While speaking about combining professional and care responsibilities, both managers and employers mentioned the law 104/1992 which is the main framework which guarantees specific rights for people with disabilities and their families. However, the law 104/1992 and these informal/ formal arrangements do not look sufficient to cope with the number of workers who still leave the labor market because of the difficulties in finding a work-life balance.⁴
- There is a lack of examples on how companies are adapting their work environments to the ageing population. There is a lack of awareness and expertise on how an age-friendly working environment can enable persons to work for longer.
- The learning environment was considered good by HR managers, but the learning frameworks are often quite informal and *ad hoc*. In many cases, the lack of regular evaluations of the staff makes it difficult to assess the needs and the lacking skills of the

⁴ A research conducted in 2012 by ANS on entrepreneurs and employees of SMEs showed that 80% of them are carers and the 39% provides care for more than 20 hours per week.

workers. However, a good practice was presented by a care service cooperative where employees are attending regular staff meetings to discuss specific challenges per team. Another good practice was presented by schools that are providing their employees with annual bonuses to buy cultural products and services.

The interviews also helped identify the barriers and the advantages that older workers and the people who line manage them perceive. According to the HR managers, the main barriers of older workers are related to:

- Physical and sometimes mental (e.g. burn-out) issues
- The difficulty to adapt to change, especially for those entering in a company after a long experience in another company
- The reluctance of some older workers to new technology (sometimes just at the beginning)

With the increased role played by new ways of trading, such as the e-commerce, and communicating, such as through social media, the relationships at work are also changing a lot and quickly. This was perceived by a couple of interviewed workers as an extra barrier to their participation in the labor market. They found it hard to adapt the way they interact with colleagues, suppliers, clients and other stakeholders because of the increasing role of online, and not face-to-face, exchanges. Some of the interviewed workers also expressed the need to regularly update their skills, in particular their digital and language ones, in order to be able to work for longer. The knowledge of the English language is perceived by some workers as a barrier for their career development. On the other hand, many HR managers value the skills, competences and knowledge that older workers bring to the work place, but they are not always transferring them to younger employees.

In order to better profit from older people's skills and to facilitate a better exchange of information and knowledge between workers of different generations, peer-to-peer learning opportunities were identified by HR managers as a good practice. Learning from a peer can be less stressful than learning from a colleague who is higher in the hierarchy or from a teacher. When people are learning from colleagues, with the same age or a different one, they feel also more free to ask questions and clarifications. Mentoring programs are also an underused tool to transfer older workers' skills and knowledge to the young generations. In order to cope with the ageing working population, HR managers also added that:

- More fiscal incentives should be provided to enable older workers with demanding occupations to reduce their working time;
- There is the need to better explore how the workers with the more demanding jobs could switch to lighter occupations (e.g. by dealing with mentoring services or welfare services within the company);
- Mentoring programs should be better exploited to ensure the transfer of skills between generations at work. This would also help older workers feel appreciated by their employers;
- Employees should gradually reduce their responsibilities at the end of their career and spend more time transferring their skills to colleague.

During the interviews, one HR manager working in the care service sector, also proposed an interesting age management practice that he would like to explore. He would like to propose to the oldest workers in his cooperative to pass from a demanding occupation to a lighter one: dealing with welfare services to the other employees of the company (e.g. going shopping for them, doing the laundry, etc.). By doing so, the younger employees of the cooperative would add benefits to their contracts and the oldest ones could deal with tasks that are not physically-demanding. The older workers could also be employed to provide trainings to younger employers, also on how to stay healthy and active in the work place. This is a practice that big organizations and companies could more easily adopt. However, formal or informal consortia of Small and Medium Enterprises could also in the future work together to implement similar initiatives.

2.3.5 Conclusions and Policy Recommendations

HR managers and workers aged 55+ reported physical concerns as the main barrier to longer working lives. The physical condition is a barrier which is particularly relevant for workers with demanding occupations. The lack of investments in the development and the upgrade of workers' skills throughout their career is also an identified issue. Finally, the research highlighted that linking fiscal incentives to age considerations can play against the inclusion of some age groups in the labor market, as well as create conflicts among generations and forms of ageism.

In order to tackle the three identified barriers, Anziani e Non Solo would propose:

- To revise the list of 'demanding jobs' that are concerned by the "social advance pension" (see paragraph 3). With the increase of the average pension age, the list of jobs that are considered 'demanding' should be further revised to allow a growing number of older workers to retire earlier because of the effort that their jobs require. However, given the very high Italian pension expenditure, more initiatives should be taken or supported by public authorities to explore opportunities for those workers to change their careers. The example proposed by the care service provider (see paragraph 4) is for example an innovative project that should be supported, tested, adapted, and up scaled.
- The European Social Fund and other relevant funds could be used to encourage companies to create more integrated age management strategies that support the life-long learning of workers. Systems should be developed to recognize, certify and validate the experience of workers throughout their working lives to increase their opportunities to stay 'employable' in the labor market. Synergies should also be created between the 'Alternanza Scuola Lavoro' Programme (Alternanza Scuola Lavoro, 2018), which allows student to acquire practical experience in companies/ organizations, and mentorship programs in companies/organizations. Older workers could become young students' mentors so that older generations' skills are better transferred to younger generations. This could also be an option to allow workers with more demanding jobs

to stay longer in the labor market by devoting the last working years to a task which is not physically demanding.

- Fiscal incentives to hire unemployed people should not be linked to age considerations only, in order to avoid age discrimination and conflicts among generations. In order to keep workers for longer in the labor market, better fiscal incentives should also be provided to companies that help their employees combine their personal/care responsibilities with their work. This second set of incentives would have the benefit of increasing the very low employment rate of women who are more often reducing their working hours or leaving the labor market because of family responsibilities (see tables 3-5). By providing more fiscal incentives to help workers combine family and work responsibilities, Italian policy makers could also encourage more families to have children or more children, thus indirectly contributing to the sustainability of the Italian pension system.

Finally, given the fragmentation of national interventions to support older workers, the website of the Italian Ministry of social Affairs could also be used as a platform to gather the main relevant policies, funds and measures. This way, the website would become a platform for the HR managers who wish to build their capacity in this area, as well as for the older employees who wish to better know their opportunities in the labor market.

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Case Study 4: Romania

2.4.1. Introduction – The national context

Romania is situated in the South-East of Central Europe, and has a total surface of 238397 km² (Institutul National de Statistica, 2017). Romania's neighbors are Bulgaria, Moldova, Serbia, Ukraine, Hungary, and the Black Sea. From a territorial point of view, Romania is divided into 42 counties. The total population was of 19.760.314 residents, on 1st January 2016. The low birth rates and massive emigration determined the diminution of the Romanian population, between 1st January 2013 – 1st January 2016, with 228,4 thousands persons. The population's structure is characterized by an aging process, which made that the older population (60+) grew from 23.0% in 2014 to 24.2% in 2016, and the younger one (0-14 years old) was reduced from 15.6% to 15.5% in the same period of time. The life expectancy was 75.39 years, for women – 78.90 years, and for men – 71.94 years (Institutul National de Statistica, 2016).

Economic growth in Romania accelerated in 2017, due mostly to internal demand. The GDP per capita was 762.3 billion lei in 2016, and it is estimated that GDP grew in 2017 with 6,7 %, after another growth with 4,8% in 2016, showing a strong recovery after the economic crisis in 2008 (Comisia Nationala de Prognoza, 2018). In these conditions, Romania has one of the lowest GDP per capita in EU. The investments rate is one of the highest in EU, but the quality of investments is not improving. The budgetary deficit has been constantly reduced since 2009, due to financial support from EU/IMF. (Comisia Europeana, 2018).

The economic crisis in 2008 had serious effects on workforce, and amplified unemployment. In-work population has diminished in recent years, and in 2016 it was of 8449 thousands persons, while in 2015 it was of 8535 thousands persons, and in 2013 – 8549 thousands persons. In 2016, the unemployment was lower than in 2015 with 15.1%, showing that the Romania's economy and labor market are recovering. In 2016, the number of unemployed persons was of 530 thousands persons, from which 23.6% were young people 15-24 years old (Institutul National de Statistica, 2016).

3,4 million people work and live abroad, placing Romania on the second place in the world, after Syria, upon immigration rate. More than half of them are in the age range 18-39 years old. This fact affects the labor market, as qualified workforce is difficult to be found. A worrying aspect is that in 2016 the rate of employed persons at risk of poverty was the highest in Romania (18.9%), from all EU member states, followed by Greece (14.1%), Spain (13.1%), Luxembourg (12.0%) and Italy (11.7%) (Eurostat, 2018).

Poverty is still at a high level in Romania, as in 2016, 38.8% of the population was at risk of poverty and social exclusion (Comisia Europeana, 2018). Access to healthcare is universal and guaranteed by Constitution. Each person in Romania who has the quality of being ensured (due to the fact that he/she is employed, pensioner, student, etc.) has the right to free health services. For the persons who are not ensured, emergency health care is provided. Lately, different measures have been taken to improve the medical system, which has also been reflected in a better health status of the population (still below EU standards), but medical system is affected by inefficiency, limited accessibility and corruption. New initiatives were launched in 2016 and 2017 to improve cost-effectiveness and integrity of the medical system. Constantly low levels of funding and excessive dependence on hospital care limits universal

access to quality care, while corruption remains widespread. The life expectancy in Romania is 6 years lower than the average in EU, and main causes of mortality are cardio-vascular pathologies, strokes, and lately cancer. Another weak point of the Romanian health system is the shortage of medical staff – doctors, nurses, who left Romania, since 2000, in a high number – 24000 thousands persons (Comisia Europeana, 2018).

In 2015, the population of school age was of 5027,5 thousands persons, representing 25,4% of the Romanian population. In 2015-2016, the same population was of 3642,6 thousands, which means a high diminution. 1384,9 thousands children and young people aged between 0-23 years old were not registered in the national education system (Institutul National de Statistica, 2017). The education system is divided in ante-preschool and preschool education, primary education (grades 0-4), gymnasial education (grades 5-8), high school education (8-12), post high school education, and tertiary education (license, master, doctorate). Compulsory education is 0-10 grades.

The rates of early school dropout are constantly high, there are big gaps in pupils' results for basic competences, and also there is a high discrepancy in the provision of quality education for disadvantaged groups, especially for children in the rural areas and Roma communities, which remains problematic. Education and professional training are not yet tailored in order to respond to the labor market demands (Comisia Europeana, 2018).

2.4.2 The labor market, employment rates and the age group 55-64

Regarding the labor market, due to the economic growth, the unemployment rate decreased and it reached 4,9% in the third semester in 2017, the lowest level in the last 20 years. Also, the occupation rate increased to 69%. Still, the access to the labor market is characterized by inequity, as women, disabled persons, young people and Roma population have a difficult access to work. Between men and women there are important inequalities, and the most vulnerable category is represented by older women. On the 1st January 2017, the active population was of 8735.8 thousands persons, representing 44.5% of Romania's population. From this figure, there were 54.6% men and 45.4% women. Most of employees were working in the services sector, then industry and constructions, followed by agriculture, forestry and fish breeding (Institutul National de Statistica, 2017).

Table 1: Employment rate by age groups, Romania 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--------------|------|------|------|------|------|------|------|------|------|------|
| 15-24 | 27.6 | 28.2 | 26.7 | 24.3 | 23.4 | 23.7 | 22.9 | 22.5 | 24.5 | 22.3 |
| 25-34 | 78.8 | 80.0 | 77.9 | 75.9 | 75.0 | 74.4 | 73.5 | 75.1 | 74.9 | 74.7 |
| 35-44 | 83.1 | 83.3 | 82.1 | 81.3 | 80.1 | 80.4 | 79.9 | 80.1 | 81.1 | 80.8 |
| 45-54 | 73.5 | 73.5 | 72.0 | 71.9 | 71.0 | 73.9 | 74.8 | 75.6 | 75.7 | 76.9 |
| 55-64 | 40.8 | 42.4 | 41.7 | 40.7 | 39.9 | 41.6 | 41.8 | 43.1 | 41.1 | 42.8 |
| 65-74 | 16.1 | 14.6 | 12.6 | 12.4 | 11.9 | 11.8 | 11.3 | 10.8 | 8.9 | 8.2 |
| Total | 53.5 | 53.7 | 52.1 | 51.1 | 50.2 | 50.9 | 50.7 | 51.1 | 50.8 | 50.6 |

Source: Eurostat

As we can see from Table 1, the age group 35-44 has the highest employment rate, while youth has a low employment rate, showing their vulnerable situation on the labor market. Also, there is a substantial drop of the employment rate for all age groups, after the economic crisis in 2008, with long-term effects even in 2016, except the age ranges 45-54 and 55-64, which have improved from 2007 until 2016. This potential is not maintained after retirement (65 years old), as it is noticed for the 65+ group.

Table 2: Unemployment rate by age groups, Romania 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--------------|------|------|------|------|------|------|------|------|------|------|
| 15-24 | 19.3 | 17.6 | 20.0 | 22.1 | 23.9 | 22.6 | 23.7 | 24.0 | 21.7 | 20.6 |
| 25-34 | 6.4 | 5.6 | 6.9 | 7.6 | 7.7 | 8.0 | 8.6 | 7.9 | 8.1 | 7.3 |
| 35-44 | 5.1 | 4.6 | 5.3 | 5.7 | 5.8 | 5.4 | 5.4 | 5.2 | 5.3 | 4.6 |
| 45-54 | 5.1 | 4.4 | 5.5 | 5.4 | 5.4 | 4.6 | 5.2 | 5.3 | 5.2 | 4.2 |
| 55-64 | 1.5 | 1.7 | 2.1 | 2.5 | 2.8 | 2.6 | 2.8 | 2.6 | 3.0 | 2.6 |
| 65-74 | 6.4 | 5.6 | 6.5 | 7.0 | 7.2 | 6.8 | 7.1 | 6.8 | 6.8 | 5.9 |
| Total | 19.3 | 17.6 | 20.0 | 22.1 | 23.9 | 22.6 | 23.7 | 24.0 | 21.7 | 20.6 |

Source: Eurostat

This Table shows that the highest unemployment rate is among the young age (15-24 years old), at a large distance from the other age groups. The economic crisis in 2008 made unemployment rate to grow considerably, and we can see that an improvement was visible in 2016. The 55+ generation has the lowest unemployment rate, partly because this group also includes persons who are already beneficiaries of an early retirement.

Table 3: Employment rate by gender and educational level, Romania 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 58.8 | 59.0 | 58.6 | 60.2 | 59.3 | 60.2 | 60.1 | 61.0 | 61.4 | 61.6 |
| All ISCED 2011 levels | Males | 64.8 | 65.7 | 65.2 | 67.9 | 66.3 | 67.6 | 67.6 | 68.7 | 69.5 | 69.7 |
| All ISCED 2011 levels | Females | 52.8 | 52.5 | 52.0 | 52.5 | 52.3 | 52.8 | 52.6 | 53.3 | 52.2 | 53.3 |
| Less than primary and lower secondary education | Total | 40.3 | 41.0 | 42.0 | 44.2 | 40.9 | 42.0 | 42.2 | 44.4 | 42.6 | 41.0 |
| Less than primary, primary and lower secondary education | Males | 46.9 | 47.9 | 49.1 | 52.8 | 47.2 | 48.7 | 50.0 | 52.9 | 53.2 | 52.1 |
| Less than primary, primary and lower secondary education | Females | 35.1 | 35.5 | 36.3 | 37.3 | 35.8 | 36.5 | 35.8 | 36.9 | 33.2 | 31.1 |
| Upper secondary and post-secondary non-tertiary education | Total | 63.9 | 63.5 | 62.2 | 63.9 | 63.6 | 64.2 | 63.7 | 65.0 | 64.9 | 65.2 |
| Upper secondary and post-secondary non-tertiary education | Males | 69.0 | 69.6 | 68.7 | 71.3 | 70.8 | 72.1 | 71.4 | 72.8 | 72.7 | 72.9 |
| Upper secondary and post-secondary non-tertiary education | Females | 58.2 | 56.6 | 55.0 | 55.5 | 55.3 | 55.4 | 54.9 | 56.1 | 56.2 | 56.5 |
| Tertiary education | Total | 85.8 | 85.7 | 84.1 | 83.4 | 83.1 | 82.5 | 82.6 | 82.5 | 85.3 | 86.2 |
| Tertiary education | Males | 86.9 | 88.8 | 85.2 | 84.8 | 85.1 | 84.8 | 85.0 | 84.8 | 88.0 | 89.1 |
| Tertiary education | Females | 84.7 | 84.6 | 83.1 | 82.1 | 81.2 | 80.3 | 80.5 | 80.3 | 82.9 | 83.6 |

Source: Eurostat

The employment rate is directly proportional with the educational level: the higher the educational level, the higher the employment rate is. Also, for all educational levels, employment rates of women are lower than those of men, showing the imbalance on the labor market in what concerns gender equality.

Table 4: Employment rate by gender and educational level in the age group 25-54, Romania 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 74.6 | 74.4 | 73.6 | 76.8 | 75.8 | 76.6 | 76.3 | 77.1 | 77.4 | 77.6 |
| All ISCED 2011 levels | Males | 80.6 | 80.9 | 80.5 | 84.8 | 83.1 | 84.1 | 83.8 | 84.6 | 85.2 | 85.5 |
| All ISCED 2011 levels | Females | 68.5 | 67.8 | 66.9 | 68.6 | 68.3 | 68.9 | 68.6 | 69.3 | 69.2 | 69.2 |
| Less than primary and lower secondary education | Total | 60.0 | 60.2 | 60.2 | 63.5 | 58.7 | 60.4 | 61.1 | 62.8 | 62.2 | 60.2 |
| Less than primary, primary and lower secondary education | Males | 71.9 | 71.7 | 71.3 | 76.6 | 69.0 | 70.5 | 72.1 | 73.8 | 75.8 | 74.4 |
| Less than primary, primary and lower secondary education | Females | 51.2 | 51.4 | 51.1 | 52.6 | 50.1 | 51.6 | 51.0 | 51.9 | 48.6 | 45.9 |
| Upper secondary and post-secondary non-tertiary education | Total | 75.6 | 75.0 | 74.3 | 77.8 | 77.5 | 78.1 | 77.4 | 78.9 | 78.6 | 78.9 |
| Upper secondary and post-secondary non-tertiary education | Males | 80.6 | 81.1 | 81.0 | 85.7 | 85.0 | 86.1 | 85.2 | 86.7 | 86.1 | 86.6 |
| Upper secondary and post-secondary non-tertiary education | Females | 70.0 | 68.4 | 67.0 | 69.0 | 69.1 | 69.2 | 68.7 | 70.2 | 70.1 | 70.3 |
| Tertiary education | Total | 91.8 | 91.4 | 90.5 | 91.5 | 91.5 | 90.3 | 89.9 | 89.7 | 91.0 | 91.8 |
| Tertiary education | Males | 91.8 | 91.4 | 90.5 | 92.0 | 92.6 | 91.9 | 91.8 | 91.7 | 93.6 | 94.4 |
| Tertiary education | Females | 91.9 | 91.4 | 90.5 | 91.0 | 90.4 | 88.9 | 88.2 | 88.0 | 88.6 | 89.5 |

Source: Eurostat

Table 4 is depicting the employability situation of persons between 25-54 years old, the main workforce on the labor market. We can understand that employability is much lower for the age group 55-64 (30% lower), which means that age makes a difference on the labor market in Romania. Also, women on all educational levels have lower employment rates than men, except tertiary education level, where employment rates are similar.

Table 5: Employment rate by gender and educational level in the age group 55-64, Romania 2007 – 2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|-------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 41.4 | 43.1 | 42.6 | 40.7 | 39.9 | 41.6 | 41.8 | 43.1 | 41.1 | 42.8 |
| All ISCED 2011 levels | Males | 50.3 | 53.0 | 52.3 | 49.9 | 48.6 | 51.2 | 51.4 | 53.2 | 51.2 | 53.0 |
| All ISCED 2011 levels | Females | 33.6 | 34.4 | 34.1 | 32.6 | 32.2 | 33.1 | 33.2 | 34.2 | 32.1 | 33.6 |
| Less than primary and lower secondary education | Total | 42.8 | 44.5 | 44.3 | 42.9 | 40.3 | 41.8 | 41.6 | 41.7 | 36.9 | 36.5 |
| Less than primary, primary and lower secondary education | Males | 53.5 | 56.8 | 56.8 | 55.3 | 49.3 | 52.6 | 53.4 | 52.9 | 49.9 | 50.3 |
| Less than primary, primary and lower secondary education | Females | 37.4 | 38.2 | 38.1 | 36.6 | 35.6 | 36.3 | 35.7 | 35.3 | 29.8 | 29.1 |
| Upper secondary and post-secondary non-tertiary education | Total | 36.7 | 38.8 | 38.8 | 36.7 | 36.9 | 38.8 | 39.0 | 41.2 | 40.5 | 43.3 |
| Upper secondary and post-secondary non-tertiary education | Males | 45.2 | 48.0 | 47.8 | 45.4 | 45.8 | 48.2 | 48.1 | 50.9 | 49.3 | 51.6 |
| Upper secondary and post-secondary non-tertiary education | Females | 25.1 | 26.6 | 26.9 | 25.6 | 25.9 | 27.3 | 28.1 | 30.1 | 30.5 | 33.2 |
| Tertiary education | Total | 58.1 | 59.5 | 56.3 | 53.6 | 54.8 | 56.9 | 59.8 | 61.2 | 60.0 | 61.6 |
| Tertiary education | Males | 66.5 | 68.9 | 65.0 | 60.9 | 62.3 | 64.8 | 66.6 | 67.2 | 65.5 | 67.1 |
| Tertiary education | Females | 46.6 | 46.9 | 44.6 | 44.4 | 45.8 | 47.4 | 51.6 | 53.6 | 53.5 | 55.6 |

Source: Eurostat

For the age group 55-64 years old, the employment rates have dropped between 2007 and 2016 for those with less than primary, primary and lower secondary education, and have improved for the other levels of education. This shows a change of skills demand on the labor market, with a shift on high demand for more qualified and educated persons. Also, we can remark the lowest employment rates of women 55-64 years old, on upper secondary and post-secondary non-tertiary educational level, and we could say they are the most disadvantaged group on the labor market upon gender and educational level.

Data and table about employment rates in a sectoral classification

In 2016, the highest proportion of employees were found in services, followed by industry and constructions, and on last place being agriculture. From those not working in agriculture field, manufacturing was the largest employment sector (24.6%), followed by trade (18.1%) (Institutul National de Statistica, 2016).

Table 6: Employment by activity sectors Romania

| Industry constructions | and Services | Agriculture |
|-----------------------------------|---------------------|--------------------|
| 29.9% | 47% | 23.1% |

Source: Eurostat

2.4.3 Legislative framework, policies and good practices

Demographic changes will impact on Romania's economy in the next years. According to Eurostat, the Romanian population of work age will decrease with 30%, until 2060 and the dependency ratio of older persons will also double. This will translate into pressure on the public pensions system, and on the health and long term care systems, as the older persons number will grow up in a rather short period of time. (Ministerul Muncii si Justitiei Sociale, 2015)

The Law 263/2010 regulates the pensions system in Romania. 96% of the 65+ population in urban areas receives at least a minimum wage or a minimum pension, while 93% of 65+ population from rural areas receives pensions from the social insurances system or from agriculture workers' pension system. The standard retirement ages in Romania are growing progressively each year, in order to achieve the age of 65 years old for men and 63 years old for women in 2030. There is the condition of having 35 years of work previously. There are also 2 ways of anticipated retirement – complete anticipated retirement (5 years earlier than the standard retirement age, if the person has 8 years more supplementary contribution than the standard contribution period) and partially anticipated retirement (the person will be penalized, and this pension can be solicited 5 years before the standard retirement age, with a complete contribution period). (Ministerul Muncii si Justitiei Sociale, 2015)

From 2007, the situation of pensioners in Romania has improved, but they still have the lowest pension in EU. The average pension in Romania was in June 2017 of 939 lei, and 55.76% of pensioners had pensions below this figure. The dependency ratio was in 2016 of 995.1 pensioners to 1000 employed persons. Also, another fact is that the average public pension is 29.6% of the average gross salary at national level. (Ministerul Muncii si Justitiei Sociale, 2015)

Referring to the poverty threshold, for example, for June 2017, 7.27% retired persons were below the absolute poverty threshold, and 41.68% were below the relative poverty threshold (725 RON), showing that a high proportion of pensioners are in risk of poverty and encounter difficulties in daily living (Consiliul National al Persoanelor Varstnice, 2017). Young people are continuously diminishing as population proportion, due to a low birth rate, raise of life expectancy and massive immigration of youth. 28.1% of young people aged 18-24 were living in relative poverty in 2011, Romania being among the first 3 countries in EU in this regard. 40.3% of youth is at risk of poverty and social exclusion, compared to the 24.3% - in EU. Also, Romania had the highest rate of poverty for young people in-work: 30.7% in 2011. (Ministerul Tineretului si Sportului, 2015)

The Minister of Labor, Family and Social Protection has put in place supporting measures for young people insertion on the labor market, and also facilities for employers, in the framework of the program „The Guarantee for Youth”. Through the National Agency for Labor Force Occupation offices, young people who are registered in their evidences benefit from services of information, professional training, professional counseling and orientation, mediation on the labor market. Aiming at youth integration and re-integration on the labor market, employers who offer an individual work contract on determined period to young people 16-26 years old who are in difficulty and at risk for professional exclusion will benefit from monthly reimbursement from the public employment services, of the basic salary, but not more than twice the social indicator of reference established at the date of the employment, until the solidarity contract between the employer and the young person employed expires. At this date, if the young person is offered a work contract on undetermined period, employers will benefit from a monthly reimbursement of an amount of 50% of the unemployment benefit that the young people would have received according to the law. This measure can be implemented on a 2-years duration (Ministerul Muncii si Justitiei Sociale, 2015).

The Law 335/2013 stipulates that employers who sign traineeship contracts with person who just graduated from tertiary educational institutions can receive monthly an amount equal to 1350 RON (290 Euro) for each trainee (Agentia Nationala pentru ocuparea Fortei de Munca, n.d.). The Law 279/2005 regarding the apprenticeship at workplace offers to employers a facility upon which an employer who signs an apprenticeship contract with persons aged 16+ can receive on the duration of this contract, an amount equal to 1.125 RON (241 Euro) (Agentia Nationala pentru Ocuparea Fortei de Munca, n.d.).

The graduates from education institutions and from special education schools, with the minimum age of 16 years old, who will work full time, for more than 12 months, will benefit from a gratification from the unemployment insurances budget, equal to the value of the reference social indicator in vigor when the person was hired (Law 76/2002) (Agentia Nationala pentru Ocuparea Fortei de Munca, n.d.).

In order to encourage entrepreneurship of young people, students benefit from pro bono consultancy in terms of juridical, marketing, financial, services, for starting independent activities or businesses, if they ask for credits with advantageous loans from the unemployment insurances budget (Ministerul Muncii si Justitiei Sociale, 2015).

Another project implemented by the Public Occupation Service in 2017 was to offer activation bonuses (500 RON) for young people NEETs (who are not in education and not in employment) if they get employed for more than 3 months (Agerpres, 2016).

The National Council for Older Persons (Consiliul National al Persoanelor Varstnice, 2016) considers that raising the retirement age without other measures for integrating older persons on the job market, before and after retirement age, will not solve the problem of aging in Romania. The institution proposes some measures that could be applied for older workers, such as:

- offering facilities to employers who hire older persons
- a delay in retirement, through recompenses

- preparing older persons to delay retirement, in counseling centers
- a law that regulates the fact that older persons can continue their professional activity
- training courses for older workers
- raising awareness for older workers volunteering
- employing older persons with health issues as assistants for disabled persons and for homecare, by local public authorities
- hiring retired older persons as trainers for unemployed persons, by the public employment services

A report (Stoiciu, 2015) supports the idea that measures have to be taken targeting the population aged 55-60 years old, in order to stimulate them to be active a longer period of time on the job market, and preparing them for older ages changes.

The National Strategy for Active Ageing and Protection of Older Persons 2014-2020 (Ministerul Muncii si Justitiei Sociale, 2015) shows that for the age 50-54, Romanian workers start to demand their retirement – 20% of women and 17% of men populations are already retired, and this phenomenon is amplified by the lack of transition measures from active work to retirement.

The rate of poverty is the lowest for persons 50+, but their occupational status is essential for the economy of the country and also for their quality of life, encouraging the promotion of 'active aging' concept. This Strategy sets strategic measures to be taken by public authorities, in order to support older workers' participation to the labor market. Among these measures, there are:

- Offering learning opportunities for older workers, in the context of lifelong learning, especially in the area of technology, transversal and specific skills, entrepreneurship, information on health issues and financial management. Not only formal education should be envisaged, but also non-formal education opportunities, offered by NGOs and other providers, which will help older workers to better adapt to labor market
- Pre-retirement counseling for employees who want an anticipated retirement and for those who are retiring on age criteria
- Valuing the knowledge and skills of older workers in mentoring programs, and recognizing their skills acquired in informal and non-formal contexts, for raising employment chances for older workers and for offering young workers the chance to benefit from their experience
- Maximizing the use of the older workers' resources, adapting the workplace for them, offering them opportunities to work part time,

2.4.4 Interviews with HR managers and older workers

HR MANAGERS/MANAGERS

The managers (3 HR managers and 1 production manager) interviewed for the purpose of BeOLD project are aged between 37 and 55 years old. The companies they are working in have all more than 250 employees. 3 of them have Master's degree, while one of them has a License degree. One of them considers an employee as an older worker over 50 years old, one over 55 years old, one over 65 years old, and the other one believes that there is no age limit, as age is not a criteria for appreciating performance.

- Most managers consider that the highest productivity is characteristic for the employees aged between 40-54 years, and they seem to believe that productivity is lowest among employees aged less than 25 years old, reaches its peak among 40-50 years, and then it tends to decline, along with a physical decline and lower work motivation.
- 2 managers think that creative skills are more common among younger age groups, being less valued in the older age groups, because senior employees do not adapt to novelty and refuse to use technology (PC, for example), they do not want to innovate, but to have a more routine work which brings a comfort. The other 2 managers consider that older workers are more creative than young people, because creativity needs a knowledge basis in order to develop and to grow.
- Regarding social skills, opinions are divided. Some managers consider that younger workers have more developed social skills, while others think it is a feature more evident for those between 25 and 39 years old or 40-54 years old.
- All managers consider that managerial skills are highly possessed by older workers, while it is very low developed for young workers, probably due to the lack of experience and maturity.
- Technical skills tend to be in the same range for all age groups.
- Media literacy would be lower for older workers, and more present for younger ones.
- One manager believes that salaries are fair for all age groups, another one says that it is less fair for age group 25-39 years old, one for the age group 40-54 and one for the older workers.
- Regarding the learning dimensions of the organization, the HR managers tend to value the learning opportunities which exist in their companies, the ones less developed being listening to others' opinions, asking what others think and most of all being recompensed for learning.
- The barriers that workers older than 55 face are: new technologies skills, not accepting younger bosses, low salaries, lack of perspective and motivation, physical condition, reluctance to changes, social barriers (social stereotypes due to age), self-sufficiency, lack of foreign languages skills, lack of objective criteria for self-evaluation
- The best strategies to improve the career perspectives of these workers are: being open to new, intensive communication management-employees, adaptation to the needs of each employee, coaching to start believing in their potential, adapted training, specific recruiting upon departments.
- Two of the managers noticed discrimination about the age, when recruiting employees over 45 or 50 years old. Young people are preferred for employment. One manager said that there is a positive discrimination of older workers, meaning they are better viewed by their superiors.
- In one company the age for which the organization is reluctant to recruit is 45 years old, but for the rest there are no age restrictions.
- All companies offer learning opportunities for workers of all age groups.
- Only two of the companies have put in place policies to ensure the life balance for all the employees, such as rotating shifts and flexible schedule.

- None of these companies have occupational pensions systems or policies to support retirement in stages.
- The State does not provide any support for age management in the companies envisaged. The managers consider that the state should offer fiscal facilities for employers, personal deductions for older employees in order to continue working, to create some policies – such as the progressive pensions system.
- The advantages of workers older than 55 are: the experience, they do not need guidance, maturity, stability, they coagulate and balance the team, knowledge and discipline. The disadvantages are: lack of flexibility, reluctance to new, lack of technological skills, slow speed, they delegate tasks.
- For young workers the advantages would be innovation, engagement, curiosity, work speed, open for change, enthusiasm, technological skills. The disadvantages would be the instability, lack of experience, impulsivity.
- All respondents agreed that it is better keeping workers for a longer time in the company because the specific of the work is that learning comes in time, it ensures continuity, sustainability, efficiency, it is easier to work with them and to build trust.
- Some of them have formal mentoring programs to transfer knowledge, and others have informal ones.
- The most essential skills for a worker in the future in respondents' opinion are: qualifications, desire to work, general knowledge, discipline, new technologies skills, digital skills, ability to learn very quickly, social skills – communication, empathy.
- Feedback received from managers:
 - “Let's give a chance to seniors, because they are jewels covered with dust, we do not take advantage of their potential”
 - “Interesting”
 - “It is difficult for me to recruit persons over 55 years old, I cannot reach them, as they do not apply on employment websites”
 - “I was not used with the age groups”

EMPLOYEES

- 2 of the employees interviewed are on managerial positions, and 3 are on executive positions. They all have the tendency to evaluate their work competencies, work performance, punctuality, communication skills, listening skills and professional autonomy as excellent (6 and 7 on the evaluation scale), and the supervisor would totally agree with them.
- In majority, they consider that their career aspirations are fulfilled, they are satisfied as they like their work and they advanced in their career.
- In general, their social, technical, creative and managerial skills match the job requirements.
- 4 of them use the computer daily, and only one uses it once a week. Only one older employee considered that his/her digital competences regarding social media use are lower than job requirements. The rest considered that they fit their job tasks, and are even more prepared than the job requires.
- Older employees interviewed are medium and highly satisfied with their salary.

- The majority received a salary raise 1-2 years ago or less than a year ago. 3 of them have private health insurances, they all have a house, 2 of them have other incomes. They all have 1 or 2 cars.
- They all consider that they are not too old to learn something new and that they received training when they asked, but they all say that they did not ask for training in order to do a better work.
- Training is something that is available in their companies. 3 of them followed a training course less than a year ago, one 1-2 years ago and one 3-4 years ago. The employer paid for their training. Most of them consider that their technical skills were improved during training, only 2 of them consider that their social and creative competences were enhanced.
- They do not feel discriminated because of their age, neither by other employees nor by their managers.
- The barriers with which older workers are confronted are physical condition/health problems, fatigue, adaptation to novelty, lack of digital and technological skills.
- Strategies for improving career perspectives of older workers would be:
 - mentoring young workers
 - working after retirement, on easier tasks
 - training programs
 - more detailed tasks
 - reorientation to domains more adequate to age (you cannot work 12-14 hours a day anymore)
 - part-time work
 - working from home 1-2 days a week
 - less tasks
 - using their experience and sharing it with others
- They did not notice age discrimination in their companies.
- The flexibilities they use at work for older employees is the flexible work program.
- They benefit from training courses and they believe it is important to learn all life long.
- The advantages the older workers have are: the experience, work satisfaction, mentoring young people. The disadvantages are: decline of physical capacity, fatigue, less enthusiasm.
- They all consider that retirement in stages would be a good option. Some of them think retirement age is too high, and others intend to work also after they retire.
- The essential skills for a worker in the future are, in their opinion, the following: the desire to learn, to work, intelligence, new technologies skills, teamwork competences, communication skills, digital skills, professional preparation, social skills, punctuality, acceptance of change, foreign languages, flexibility, adaptability, good health.

2.4.5 Conclusions and Policy Recommendations

Despite the dramatic demographical change which Romania is facing and the accelerated and continuous aging process of the population, which will impact on the labor market and economy, there are no measures implemented to support older workers and to maintain them on the labor market, except the progressive augmentation of retirement ages for both men and women. The young people benefit from such measures – facilities for employers, and

stimulants for them in order to get employed. There are public national strategies which document the need for such measures and also provide concrete actions to be taken in this area. As we could conclude from the interviews conducted in our research, managers affirm that older workers are real assets for companies, providing expertise, maturity, stability, being mentors for young workers and equilibrating the teams. The huge potential of older workers has to be exploited in the benefit of productivity and for facilitating an active aging and a healthier life until advanced ages.

On the other hand, older workers evaluate themselves at higher levels in terms of skills acquired and used, and they do confirm the idea that an adapted work environment and facilities, such as part time work, for them would help them to adjust to age changes and to stay active longer on the labor market. The reality discovered through this research is that older workers benefited of training courses paid by the employer, but only for building up technical skills. There are no companies which provide training programs to help them in order to prepare for age transitions, a better integration on the labor market and new perspectives in their career and life.

A measure that could be more easily implemented would be to introduce compulsory training programs in companies (private and public, which have older employees) that target personal development of older workers, support them to adjust to age changes and to re-calibrate their skills and competences for a future career or for a rewarding retirement period. This training program would be in the responsibility of HR departments or these services can be externalized and subcontracted from training providers. Its duration can be from 2 to 5 days and will be assessed through a training report elaborated by the trainers, which will contain the trainees' feedback. Older workers can also benefit from personalized plans that can be elaborated within the company, again by the HR specialists and the older workers themselves, or in counseling centers/offices of the workforce occupation. These plans will contain career objectives for later life and retirement preparation actions to be undertaken. The final goals, as the National Strategy on Social Inclusion and Poverty Reduction affirms, are that all persons who work can participate in all aspects of society and those who retire live in dignity, maintain their independence and enjoy life thoroughly.

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Case Study 5: Spain

2.5.1 Introduction – The national context

Spain's resident population in 2007 was 45,236,004, and this number increased to 46,450,439 in 2016. At the same time, the rate of population +65 years old was 16.5% in 2007 and 19% in 2016 which shows a trend on the ageing of the population. During the period, 2008-2016, the number of births fell down by 21.4%, standing at 8.8 births per 1,000 inhabitants in 2016. It's important to highlight that 2016 was the second consecutive year in which more people died than those who were born.

The foreign population was 329,772 in 2008, a figure that had been reduced in 2016, to 227,829 people. Main reason for this drop was the crisis. With the economic improvement, this trend is slowly reversed and in 2017 there is an increase of foreign population. Another important fact related to the crisis is the number of Spaniards who left the country: In 2009 there were 633,750 Spaniards living abroad and in 2017 that figure rose by 25.3% to 794,209, mainly in countries of the UE.

Economy

Spain was the eighth economical potency in the world before the crisis (2007). This position changed in 2010 when Spain progressively moved down to the fourteenth place nowadays. However the positively evolution of Spanish economy foresees the country will be occupying the tenth position on the European ranking in 2018.

One of the most important indicators is the Gross Domestic Product (GDP). In 2017, the GDP figure was 1,163,662M €. The absolute value of GDP grew 45.140M € compared to 2016 (+3.1%). The economy has returned to the level it had in 2008 but with structural difficulties such less employment and greater instability in contracts.

Spain had in 2016 a deficit in the trade balance of 19,015.5 million € (1.7% of the GDP), this is lower than 2015, which was of 26,622.7 million €, (2.47% of the GDP). The variation in the trade balance is due to the decrease in the imports and an increase in Spanish exports. The predominant sectors in Spanish economy are Industry and Tourism which represented in 2016 respectively the 12.1% and 8.3% of the employment of active population. In 2016, Spain received more than 75 million tourists and the earnings for this source were about 77,000 million euros.

Labor market/employment

With the aim of reducing high rates of unemployment due to the crisis it was introduced a Labor reform in Spain (2012). The Labor aimed to do recruitment more flexible, enhance indefinite contracts against temporary, end the rigidity of the labor market and also to lay the foundations to create stable employment. The unemployment rate has evolved positively in the last years. It was almost about 26% in the hardest years of the crisis (2012) to decrease nearly 16,5% in 2017.

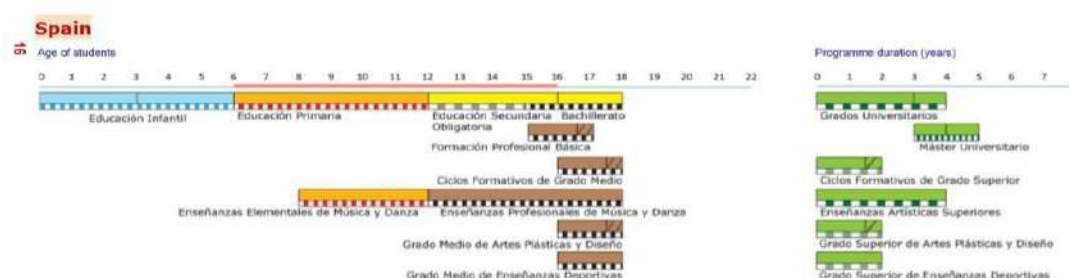
This decrease on the unemployment rate implies precariousness in the labor market: in 2016 more than 91% of the contracts were temporary. According to Eurostat Spain is in the second position of Europe with the highest rate of temporality.

To shed light to these figures: Just a year after the start of crisis (2006) the average duration of temporary contracts was around 79 days and in 2016 came to 51 days. This situation has directly affected to the industry sector. In this sector, the reduction has been very significant, going down from 162 working days per contract in 2006 to 55 days 10 years later. The fall of the average duration is closely linked to the short contracts (less than a week). These now represent more than 25%, when a decade ago they were 10 points less.

Social Conditions and Education

Despite the improvements in the economy, the recovery has not reached everyone equally and the social gap and inequality have increased last years. The AROPE rate (refers to the situation of people either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity) shows that in 2008 the 19.4% of the population was at risk and in 2016 it went up to 24.7%. The Spanish educational system has a common structure for all the country as is set by National Law and following the European directives. However, each Autonomous Community develops and adjusts the curriculum and careers.

Table 0. Structure of the Spanish Education System



Source: European Commission/EACEA/Eurydice, 2016. The Structure of the European Education Systems 2016/17: Schematic Diagrams. Eurydice Facts and Figures. Luxembourg: Publications Office of the European Union

As it is shown in the graphics:

- NON OBLIGATORY EDUCATION: Infant education. First cycle (1-3 years old), second cycle (3-6 years old).
- OBLIGATORY EDUCATION: Primary education (6-12 years old), Secondary education (12-16 years old).
- NON OBLIGATORY EDUCATION:
 - High school (16-18 years old).
 - Vocational training (intermediate level: 16-18 years old; advanced level: 18-20 years old).

- University (First degree: 18-21 years old; bachelor: 18- 22 years old; long studies: 18- 24 years old).
- Master: 2 years.
- Doctorate: 6 years.

In the academic year 2015-2016 the students in the educational system reach 10.817.557:

- The 75% of them attended non university studies,
- 14.3% university studies,
- the 7.9% education of Special Regime and
- the 2.7% Adult Education.

Spain is the second country of the European Union in school failure, with a rate of 19% (2016) of young people between 18 and 24 years old who have left the educational system prematurely having completed at the very least the first cycle of Secondary Education (ESO) and not having received any type of training in the last month. This rate is well above the European average (10.7%, 2016), according to Eurostat data.

However, Spain has managed to reduce the school dropout rate in the last decade from 30.3% in 2006 to 19% in 2016, although it is still far from reaching the national goal of reducing it by 15% in 2020, five points less than the EU-wide target.

Health System

The national health system provided free and universal healthcare for all those residents in Spanish territory until 2012. With the reform in the health system of Spain, Royal Decree-law 16/2012, of April 20 of urgent measures to guarantee the sustainability of the National Health System and improve the quality and safety of its benefits, different measures were approved that in practice means that some groups such migrants lost their Health Insurance Card. This decree has widely criticized and it is not strictly implemented.

2.5.2 The labor market, employment rates and the age group 55-64

Recent data of National statistics (4 quarter of 2017) shows that the unemployment rate is 16.6% (15% male and 18.4% female). But in the period 2006- 2013 it increased 18 points, reaching the 27%. The activity rate is 58.8 % and the 70% of active population is between 24 to 54 years. The unemployment rate of people under 25 years old is 37.5% and, in the opposite side, unemployment among +55 is 14.4 %.

The picture of Spanish labor market shows that female unemployment is higher than male unemployment; by nationality, unemployment is higher among the foreign population and the majority of unemployed people in Spain are long-term unemployed. By age, youth unemployment is the largest among the Spanish population. Beyond the figures the labor market in Spain show signs of recovery and analyzing the growth of the occupation of 2017 by age group, the greatest increase in absolute terms was for those over 55 years of age.

Regarding employed labor force by sectors in 2017, the highest rate of activity was in the Service Sector with 68.3% of the active population follow by Industry (12.7% of the active population). Construction represented a 5.7% of active population and Agriculture 4.5%.

The number of affiliates at Social Security system has recovered during the last years. It has come back to 14 millions of people, its interannual average previous the crisis. Also this indicator reflects the previous fluctuations: the first quarter of 2014 was the worst period for the affiliation, which decreased above the 12 million. Labor market in Spain follow a seasonal cycle (high and low season) linked to tourism. Moreover, the temporary contracts predominate; they are around 2 million, versus the 200,000 indefinite ones.

Table 1: Employment rate by age groups, Spain 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 15-24 | 39,2 | 36 | 28 | 25 | 22 | 18,4 | 16,8 | 16,7 | 17,9 | 18,4 |
| 25-34 | 79,8 | 77,4 | 70,9 | 69,1 | 67,5 | 64 | 62,7 | 64,8 | 66,1 | 68 |
| 35-44 | 78,4 | 76,9 | 72,8 | 72 | 71,5 | 69,5 | 69,1 | 70,7 | 73,2 | 75,5 |
| 45-54 | 71,8 | 71,3 | 68,4 | 68,1 | 67,4 | 65,5 | 64,5 | 65,5 | 67,5 | 69,6 |
| 55-64 | 44,5 | 45,5 | 44 | 43,5 | 44,5 | 43,9 | 43,2 | 44,3 | 46,9 | 49,1 |
| 65-74 | 3,5 | 3,7 | 3,6 | 3,6 | 3,5 | 3,6 | 3,1 | 2,9 | 3,2 | 3,4 |
| Total | 52,9 | 51,8 | 47,9 | 46,9 | 46,1 | 44,1 | 43,2 | 44,2 | 45,8 | 47,3 |

Source: Eurostat

Table 1 shows that the employment suffers a substantial drop on every age group from 2007 to 2013. Since then, the recovery is mild but constant. We should point on a negative way data of youngsters. We could conclude that Spanish youth has been the most harmed during the crisis, whose employment got to fall a 20%. By contrast, the oldest age group doesn't suffer relevant changes: in fact, his situation has been improved (in the case of workers between age 55 and 64).

Table 2: Unemployment rate by age groups, Spain 2007 – 2016

| Age Group | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|--------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 15-24 | 18 | 24,5 | 37,7 | 41,5 | 46,2 | 52,9 | 55,5 | 53,2 | 48,3 | 44,4 |
| 25-34 | 8,2 | 11,8 | 19,4 | 22 | 23,8 | 28,1 | 29,6 | 27,2 | 25,1 | 22,4 |
| 35-44 | 6,9 | 9,7 | 15,8 | 17,6 | 18,9 | 21,8 | 22,6 | 21,1 | 18,6 | 16,5 |
| 45-54 | 6,4 | 8,4 | 13,3 | 15,3 | 17 | 20,5 | 22,1 | 21,2 | 19,5 | 17,2 |
| 55-64 | 6 | 7,4 | 12,1 | 14,2 | 15,1 | 18 | 20 | 20 | 18,6 | 17 |
| 65-74 | 1,6 | 2,7 | 3,1 | 2,8 | 2,3 | 4,4 | 6,9 | 5,7 | 4,4 | 4,7 |
| Total | 7,9 | 10,7 | 16,9 | 18,9 | 20,5 | 24,3 | 26,1 | 24,7 | 22,4 | 20,4 |

Source: Eurostat

Table 3: Employment rate by gender and educational level, Spain 2007-2016

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|----------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 59,2 | 58 | 54 | 52,9 | 52,1 | 50 | 48,9 | 49,6 | 51,1 | 52,5 |
| All ISCED 2011 levels | Males | 69,2 | 66,7 | 60,5 | 58,8 | 57,4 | 54,5 | 53,3 | 54,2 | 56,1 | 57,7 |
| All ISCED 2011 levels | Females | 49,1 | 49,3 | 47,4 | 47 | 46,8 | 45,4 | 44,4 | 45 | 46,1 | 47,4 |
| Less than primary and lower secondary education | Total | 48,2 | 46,5 | 41,7 | 40,5 | 39,5 | 36,8 | 35,7 | 35,8 | 37,3 | 38,8 |
| Less than primary, primary and lower secondary education | Males | 62,3 | 58,7 | 51,3 | 49 | 47,3 | 43,5 | 42,3 | 42,7 | 45 | 47 |
| Less than primary, primary and lower secondary education | Females | 33,8 | 34 | 31,8 | 31,6 | 31,5 | 29,8 | 28,8 | 28,7 | 29,3 | 30,1 |
| Upper secondary and post-secondary non-tertiary education | Total | 66,2 | 65,6 | 60,9 | 58,8 | 56,9 | 54,7 | 52,6 | 53,4 | 54,9 | 55,7 |
| Upper secondary and post-secondary non-tertiary education | Males | 74,2 | 73 | 66,1 | 64,5 | 62,2 | 59,1 | 56,9 | 58,2 | 60,3 | 61,1 |
| Upper secondary and post-secondary non-tertiary education | Females | 58,1 | 58,3 | 55,6 | 53 | 51,6 | 50,5 | 48,4 | 48,6 | 49,4 | 50,3 |
| Tertiary education | Total | 80 | 79,1 | 76,5 | 74,9 | 73,7 | 72,1 | 70,7 | 71,3 | 72,5 | 73,5 |
| Tertiary education | Males | 83,6 | 82,3 | 78,8 | 77,1 | 75,8 | 74,5 | 72,9 | 73,5 | 74,8 | 75,7 |
| Tertiary education | Females | 76,5 | 76 | 74,2 | 72,9 | 71,7 | 69,9 | 68,7 | 69,3 | 70,5 | 71,6 |

Source: Eurostat

Unemployment rates got tripled during the economic crisis. We see again how the most harmed age groups are the youngest (they are on the average of the majority but have the highest data). Nearly half of young population (less than 24 years) was unemployed in 2016; however we consider this a positive data if we look at the 2013 figures. Almost 30% of people between 25 and 34 age neither have a job during the raised moment of the crisis. The rest of the groups maintained themselves around 20%, except the one of 65-74 years, which place their record around 7%. It can't draw attention, given that this is the Spanish retirement age and therefore people over 65 years doesn't represent working-age population.

The most remarkable aspect of table 3 is that women have low employment rates regarding all educational levels. The table also shows that employment rate rises with higher level of education. We need to make a special mention of women without basic studies, who are placed around the 30% of employability.

The employability of 25-54 year old workers is one third higher than adults between 55 and 64 years. The 25-54 group is the principal workforce active. The table 4 presents the same pattern than in previous ones: women are the group with lower hiring's rate and the employability grows when people have higher educational levels.

**Table 4: Employment rate by gender and educational level in the age group 25-54, Spain
2007-2016**

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|----------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 44,5 | 45,5 | 44 | 43,5 | 44,5 | 43,9 | 43,2 | 44,3 | 46,9 | 49,1 |
| All ISCED 2011 levels | Males | 59,6 | 60,5 | 56,4 | 54,5 | 53,8 | 52,1 | 50,5 | 51,2 | 54 | 55,7 |
| All ISCED 2011 levels | Females | 30,2 | 31,2 | 32,1 | 33,1 | 35,6 | 36 | 36,3 | 37,8 | 40,2 | 42,8 |
| Less than primary and lower secondary education | Total | 38 | 39,3 | 37,2 | 36,1 | 37,1 | 35,4 | 34,1 | 34,8 | 37 | 39,4 |
| Less than primary, primary and lower secondary education | Males | 55,9 | 57,4 | 51,7 | 48,8 | 47,9 | 45,2 | 43,1 | 43,3 | 45,6 | 47,8 |
| Less than primary, primary and lower secondary education | Females | 23,3 | 24,2 | 24,9 | 25,2 | 28,1 | 27 | 26,3 | 27,6 | 29,6 | 31,8 |
| Upper secondary and post-secondary non-tertiary education | Total | 52,9 | 53,2 | 52,5 | 53,2 | 52,1 | 53,2 | 41,3 | 52,9 | 54,9 | 55,9 |
| Upper secondary and post-secondary non-tertiary education | Males | 61,9 | 61,3 | 60,5 | 61,6 | 59,1 | 58,8 | 55,7 | 57,2 | 60,5 | 61,3 |
| Upper secondary and post-secondary non-tertiary education | Females | 43,2 | 44,9 | 44,3 | 44,5 | 44,7 | 47,3 | 46,9 | 48,5 | 49,4 | 50,7 |
| Tertiary education | Total | 67,6 | 66,9 | 65,9 | 64,4 | 64,7 | 65 | 64,8 | 64,8 | 66,2 | 67,3 |
| Tertiary education | Males | 70,6 | 70,3 | 68,7 | 66,9 | 66,5 | 66 | 65,4 | 65,2 | 67,6 | 69 |
| Tertiary education | Females | 62,9 | 61,3 | 61,7 | 61,1 | 62,1 | 63,5 | 63,9 | 64,4 | 64,5 | 65,5 |

Source: Eurostat

**Table 5: Employment rate by gender and educational level in the age group 55-64, Spain 2007
– 2016**

| Educational level | Gender/Year | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---|----------------|------|------|------|------|------|------|------|------|------|------|
| All ISCED 2011 levels | Total | 77,1 | 75,6 | 71 | 70 | 69,1 | 66,7 | 65,8 | 67,4 | 69,4 | 71,5 |
| All ISCED 2011 levels | Males | 87,5 | 84,2 | 77,3 | 75,9 | 74,6 | 71,3 | 70,4 | 72,5 | 75,1 | 77,4 |
| All ISCED 2011 levels | Females | 66,3 | 66,5 | 64,4 | 63,9 | 63,4 | 62 | 61,2 | 62,3 | 63,7 | 65,6 |
| Less than primary and lower secondary education | Total | 69 | 66,5 | 60,3 | 59,4 | 58,1 | 54,7 | 53,9 | 55,4 | 57,6 | 60,1 |
| Less than primary, primary and lower secondary education | Males | 84,2 | 78,9 | 69,8 | 67,8 | 66 | 60,9 | 60 | 62,2 | 65,8 | 68,7 |
| Less than primary, primary and lower secondary education | Females | 51,8 | 52,3 | 49,3 | 49,5 | 48,8 | 47,2 | 46,6 | 47,1 | 47,7 | 49,4 |
| Upper secondary and post-secondary non-tertiary education | Total | 79,3 | 78,2 | 73,5 | 71,6 | 70,3 | 68,5 | 67 | 68,4 | 70,3 | 72,3 |
| Upper secondary and post-secondary non-tertiary education | Males | 88,2 | 86,3 | 79,3 | 77,9 | 76,7 | 74,1 | 72,6 | 74,4 | 76,6 | 79,2 |
| Upper secondary and post-secondary non-tertiary education | Females | 70 | 69,8 | 67,4 | 65 | 63,8 | 63 | 61,5 | 62,4 | 63,8 | 65,3 |
| Tertiary education | Total | 86,6 | 85,8 | 83,2 | 82 | 81,1 | 79,1 | 78 | 79 | 80,5 | 81,9 |
| Tertiary education | Males | 91,8 | 90,5 | 86,9 | 85,8 | 84,7 | 83 | 82,3 | 83,5 | 85,2 | 86,2 |
| Tertiary education | Females | 81,8 | 81,5 | 79,8 | 78,6 | 77,8 | 75,6 | 74,3 | 75,1 | 76,6 | 78,3 |

Source: Eurostat

The table 5 shows that 2013 was the worst year for employability in Spain. Also there are two social groups that we can identify both as the most vulnerable: women are the group with lower hiring's index and the employability grows when people have higher educational levels.

2.5.3 Legislative framework, policies and good practices

Pensions are ruled by Act 27/2011, of August 1, on updating, adaptation and modernization of the Social Security system. The legislation delays the retirement age and increases the years of social security contribution to get a pension. The Act 23/2013 (December 13th) sets a new mechanism to calculate the annual re-evaluation of pensions and introduces the sustainability factor of retirement pensions. The re-evaluation index separates the annual pension update from the CPI increase, and also sets the annual increase in pensions through a balance between income and expenses of the system. The sustainability factor, which will be introduced after 2019, will automatically link the initial amount of retirement pensions to the evolution of life expectancy, although it only refers to the retirement pension at the legal age (67 years).

In November 2017, the medium wage pension was €925.85 per month, which was a rise of 1.84% that the previous year. Pensioners who receive some kind of Social Security benefit reach the 9.6 million people (Gómez, 2017). Measures have been taken for people without economic resources, such as the basic social income, which aims to ensure that people at risk or social exclusion can cover their basic needs. This economic help can reach €420 in the case of a person who lives alone and has no income (Renta social básica de Cantabria, 2018).

The retirement pension will vary depending on the personal situation. As an example: for a person at 65 years old and older, it will be €788.90 (with dependent partner), €639.30 (without partner) or €606.6 (for the people with no dependent partner). For a person younger than 65 it will be €739.40 (with dependent partner), €598 (without partner) and €565.2 (with dependent partner). (BBVA, 2017).

The introduction of these elements placed Spain among the group of EU countries that have automatic adjustment mechanisms or sustainability factors of the public pension system. So, benefits of the legal retirement age are related to the life expectancy. The Spanish economy, at the end of 2013, began an economic recovery, based on the government actions taken in 2011 which was focused on fiscal consolidation and structural reforms. For this reason, the past year was approved the royal law decree 694/2017 (July the 3rd), which develops Law 30/2015 (September 9th). This law regulates the Vocational Training System for Employment in the workplace.

According to Fundae (2018), training programs help companies to increase their competitiveness and productivity, developing the skills and qualifications of their employees. For this reason, this royal law decree rewards companies for the training of workers through the social security contributions. The company can decide what kind of training it needs, how and when is going to be and organize it by itself, either to an external entity.

It includes the Individual Training Permission, whereby the company authorizes a worker to studying a course with official accreditation, including titles and professionalism certificates.

Good practices aimed at older workers and younger generations make reference to recommendations, information and orientation for employees and employers what will result an improvement of working conditions for workers as well as the quality of productivity.

When we talk about older workers, we make reference to the following areas where good practices have to be directed (Ministerio de Empleo y Seguridad Social, 2015):

- Contracting process.
- Training, development and promotion.
- Flexible work strategies.
- Ergonomic design of the jobs.
- Changes in the attitude of the organizations.

55 years' workers or older are especially at risk for their exposure at difficult work conditions such as excessive physical exertion or forced postures. They tend to suffer more serious accidents with a mortality rate higher than the average and over the years they may be loss of cognitive ability (memory, reasoning, problem solving). A correct ergonomic design, technology, training, task design and management and promotion of health will be tools that can be used by all workers and employers to prevent unnecessary injuries and accidents.

As a consequence of the age of young workers (16-24 years old) we will pay attention to factors such as:

- Inexperience at work.
- Lack of physical and psychological maturity.
- Absence or deficiency of training and information.
- Lack of attention and knowledge to the risks derived from work.

They are also affected by the type of contract mostly characterized by the temporality and part time work or shift work. So the good practices for young workers have to emphasize the information the young worker has to have (risks, rights), training as a right and a duty for employers, and the possibility of taking part on the organizational decisions. The economic situation in Spain is improving in the recent years, but there is still a lot to be done in terms of economic equity and its influence on the public spending. Some measures have been taken in favor of the labor insertion of workers, including groups of young people, disabled persons, for women who are victims of gender violence, and so many more but there is no help or measure towards older workers which is one of the most vulnerable groups in the work sector.

2.5.4 Interviews with HR managers and older workers

HR MANAGERS

Age of HR respondents are between 25-54 years old. The average age the HR managers consider an older worker is 56,25 years old.

- HR managers considers productivity is similar for all the age groups being the oldest group and the youngest group the least productive for them.
- The creative skills are more common among younger age groups, being less valued in the older age groups. Something similar happens about social skills which are higher in the group of 25-39 and decreasing in the following groups. Regarding managerial skills and technical skills, two of the respondents notes that the group of the older workers have the same skills than the previous age groups, but the other two highlights that these skills are decreasing as age increases.
- Regarding media literacy the appreciation is higher in the youngest age groups.
- When they were asked about salaries two of them agreed that they are fair for all age groups, another one says that is not fair enough for young groups.
- Talking about the learning dimensions of the organization, the HR managers mostly agree with the learning opportunities they have and with the relationship with the rest of the staff.
- The most important barriers HR managers find for the workers older than 55 are the physical condition, reluctance to changes, low training and new technologies skills. They point out the best strategies to improve the career prospects to these workers should be adapting the workstation to the age, encourage their skills, promote the early retirement, salary recognition and give them the role of tutors.
- None of them noticed discrimination about the age. In any firm exist an age which the organization is reluctant to recruit. All the firms give learning opportunities for workers of all age groups.
- Most of them have policies in their companies to ensure the life balance for all the employees, like rotating shifts and flexible schedule, but most of them does not have working policies for older workers neither policies to support retirement stage.
- The State only provides support for age management in relation to early retirement or relief contract, but the companies also need support from the government to adapt the jobs to the age of workers. The HR managers don't consider the age is relevant in a selection process.
- Advantages shown from workers older than 55 are the experience, self-confidence and the empathy; otherwise as disadvantages is highlighted the high number of leaves, less patient and the physical work. For young workers the advantages would be the enthusiasm, continuous learning, communication capacity and they can adapt to changes, as disadvantages they underline the lack of empathy, less experience and more mobility.
- All HR managers agreed in the positive of keeping workers for long which will help to their confidence.
- Some of them have mentoring programmes to transfer knowledge, and others don't but they find it interesting for the future.
- The most essential skills for a worker in the future in HR manager's opinion are the social skills, specific training and new technologies.

EMPLOYEES

- Talking about the labor market and which they consider in relation with their job, employees think that the autonomy is the less performed characteristic and adaptability is the main characteristic of the future worker. The most developed abilities are the social ones, and the creatives are the less. It is according to the labor market needs.
- Employees do not feel digital tools as a threat because their jobs are not connected with them. Although they use the computers daily they use office programmes like Microsoft Office. Training is something they receive on their companies, but they think that they need more training to develop their jobs in a better way: training courses are expensive and they are not attending the final practices into the labor market.
- Finally they don't feel discriminated by their age, neither other employees nor HR managers. The advantages the old workers have are the experience, knowledge and know-how, but they also present some barriers, like the expectation of improvement and the adaptability to changes. They are very worried about pensions: Spain has a society of retired people and young population in unemployment situation. They think that institutions have to support and facilitate the transition (tax benefits, gradual retirement).

2.5.5 Conclusions and Policy Recommendations

According to the questionnaires it can be concluded that the older workers are not discriminated upon their age, even if their job is sometimes affected by the lack of specific qualification and their physical condition. Another barrier pointed out was the problem with new technologies the older workers have, but this can be solved with more specific training programs. Even if there is no feeling of age discrimination, there is a lot to do with these employees because the main policies targeted early retirement or the change of the work contract, but as the workers and HR managers said, not with the aim on adapting the workplace to the worker.

According to the good practices, it is also necessary to change the attitude of the companies that should provide the training and adapt the workplace. This should be done with the support of the government through incentives to the different organizations, not only to recruit older workers and give them the same opportunities as young workers, but also to give them the proper conditions in the work place.

One of the main barriers for older workers is their physical condition and the inexperience of the young workers, which can be solved with mentoring or tutoring programs from older workers to young workers. This will benefit both groups of workers and the employers who guarantee the specific knowledge of young workers in the workplace and the release of workload for older workers. It is also necessary a common European policy for providing employers and employees the rights and duties at the workplace in all the countries of the European Union.

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Chapter 3: Transnational Analysis

3.1 Main results from the desk research

From the five national report's desk research that our study consist of, we could identify some common themes and trends. The common European process to reform labor market and social security systems affected the countries of our case studies as well. Additionally the global economic crisis of 2008 had a negative impact in all five countries, with variances on the exact impact of the effects. Although all five countries of our study belong to the EU, the unique characteristics of each one, due to political, cultural and economic factors, affects in a different way the labor market and employment

More specifically, Cyprus although it is a small island country, developed a robust economy, based mainly on services sector and the employment rates were high for all age groups. Unfortunately, after the 2013 economic crisis, unemployment rate increased, affecting also the older people, while recently economy recovers. Greece faced one of the most serious economic crises at a global level, suffered a long and deep recession since 2010, with high unemployment rates, cuts in wages and pensions and immigration of young people. A reformation process of the labor market, social security and pension system has been under implementation for the last 8 years.

Italy, being one of the biggest countries and economies in Europe, achieved to maintain unemployment at a relatively low level, compared to other Southern European countries. Industry and more specifically manufacturing of goods is one of the strong points of Italy, while exports contribute significantly to the national economy. However, long-term and youth unemployment in 2016 were relatively high (6,7 % and 38 % respectively), while the proportion of older workers in the labor market is low. Romania on the other hand is a special case, as a younger member of EU and despite the low general unemployment rate, is coming from a different economy background and has to deal with a huge immigration phenomenon. More specifically, 3,4 million Romanians leaving and working abroad. In addition, the rate of employed people at risk of poverty was the highest in EU (18.9%) for 2016, followed by Greece (14.1%) and Spain (13.1%). However, some recent positive signs for Romanian economy are the increase of internal demand and the rate of investments.

Spain was the eighth biggest economy in the world in 2007 but the global economic crisis affected the country significantly. Unemployment rate reached 26% in 2013, while immigration of young people to other EU countries rose 25,3% during the period of economic crisis. However, economy recently shows signs of recovery, while traditionally Spanish economy is based on services and industry with a special reference to tourism, as Spain is one of the most popular destinations worldwide.

Regarding older people, a common characteristic in all five countries, which verifies the phenomenon of ageism in Europe, is the high percentage of people above 60 years old. In terms of employment, the increase of retirement age limit and the other labor market reformations caused the rise of employment rates of older workers in all countries. Another common issue that we could identify is a traditional gender gap, as male employment is higher than the female one in all countries. Additionally, educational level is another significant factor for

employability, as people from lower educational backgrounds are more vulnerable to unemployment compared to those with higher educational backgrounds. This problem is even greater for women, as female from low educational backgrounds are typically excluded from the labor market in all countries of our sample. For instance, the employment rate of female with a primary and less than secondary education background in 2016 is just 27.8% in Cyprus and 30.1% in Spain. However, we have to mention that Italy made a significant progress regarding employment of women during the last years, but still the number is much lower compared to males.

The situation of older workers, as we saw above, is one of the main challenges that the EU is facing nowadays, and the same applies for the countries of our study. Regarding older workers' employment, the establishment and development of specific policies for this category of employees is on early stages in all countries. Despite the general reforms to enhance employment and employability, specific age management initiatives and good practices to improve older workers' employment are still limited in the countries of our sample. Most of the public policies in all countries address to the general population or youth employment. The same applies for learning and training opportunities. However, we could mention some common lifelong learning initiatives from public and private organizations in all countries, regarding digital skills training to older people. Local authorities, multi-stakeholder partnerships or educational institutes mainly develop this kind of programs. In the private sector, training opportunities are mostly provided within organizations to all employees, regardless of age.

3.2 Main results from the field research

The sample of our study in each country might be small (5 older workers and 4 Human Resource managers), but some interesting findings came out as we could identify common issues and perceptions among the countries. The overall sample is 25 older workers and 20 Human Resource Managers. First, we make a brief presentation of demographic data and other relevant facts from the sample of all five countries for each target group. Then we analyze the main findings from the national reports in order to develop the main barriers and resources of older workers and finally we enumerate policy recommendations that could apply in practice and work as good practices.

Older workers

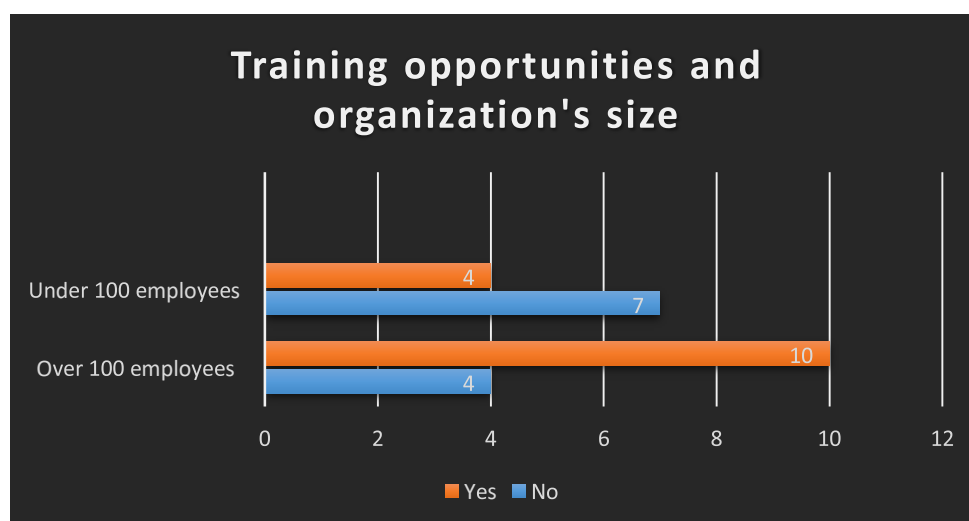
From the sample of 25 older workers in all five countries, 15 were male and 10 female and the average age is 59,4 years old. Most of them (9) have a secondary education background, while 5 completed tertiary education studies and 8 hold a bachelor degree. Most of those employees are in the same company for more than 15 years, while only 2 are less than 5 years in the current workplace. Regarding the size of organization, 11 of the participants are occupied in organizations with more than 250 employees, while 9 work in an organization with less than 50 persons.

From participants' answers, we were able to notice that the vast majority makes a generous self-assessment and believes that their supervisor would completely agree with their assessment. Additionally, they value high enough their skills and regarding job security, most of them feel secure in their working environment. Regarding compensation, the majority of participants (13 individuals) consider their salary as average, while most of them (14) received a wage increase more than three years ago. The vast majority of workers (22) own a house; all of them own a car and 10 of them have a private insurance.

From the 25 organizations where older workers were employed, 14 of them provided training opportunities to their employees, while the vast majority stated that the last training they attended was covered by the employer or was free of charge and workers improved mainly technical skills (table 1). From those who answered positively regarding the provision of training opportunities in their organization, interestingly enough, most of them (71%) are occupied in organizations with more than 100 employees. On the other hand, from those participants who are in organizations with less than a 100 people, just 36% said that they had training opportunities. Although we made a statistical analysis and we could not find a statistical significance (probably due to the small sample) we can say that bigger organizations tend to provide more often training opportunities to their employees, compared to the smaller ones. This fact comes to verify other studies that found in overall fewer training opportunities in small and medium size enterprises (Cedefop, 2015).

| Table 1: Training Costs | | |
|--------------------------------|----------------|-------------------|
| Covered by | Answers | Percentage |
| Employer | 17 | 68,0% |
| Worker | 3 | 12,0% |
| Scholarship | 0 | 0,0% |
| Free | 5 | 20,0% |
| Total | 25 | 100,0% |

Figure 1: Training opportunities and organization's size



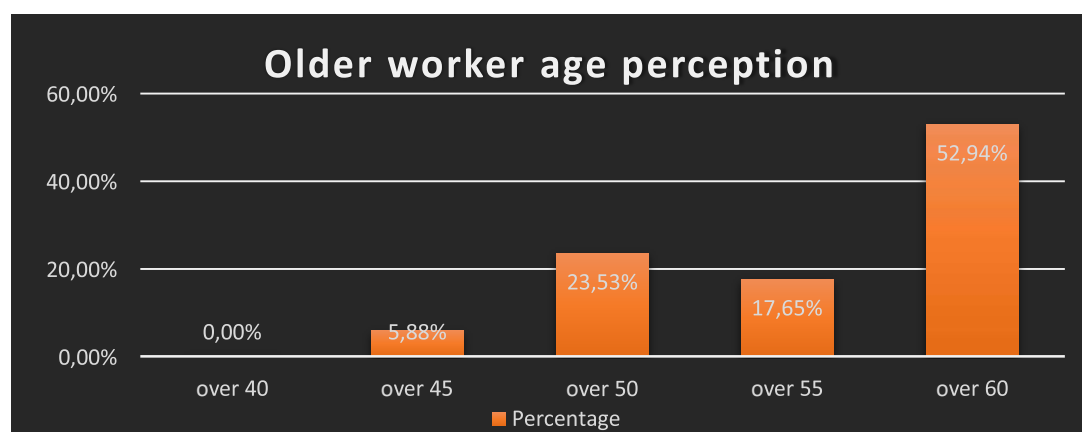
Regarding age discrimination, just a small percent of participants (12%) stated that have experienced or have witnessed discrimination in the working environment because of age. Interestingly enough, we can argue that age discrimination is not an issue of high priority regarding older workers' employment, however there are limitations in our methodology and we cannot generalize. Firstly because our sample is small (just 5 in each country and 25 in overall) and secondly because most of our participants belong to a relatively high educational background and so they cannot be considered as the average older worker in Europe.

Human Resource managers

The overall sample of Human Resource managers are 20 individuals. The average age is 43,8, while 12 are female and 8 male. Interestingly enough, the majority of the HR managers in our sample are women. The majority of those managers hold a master degree (9), while 5 hold a bachelor degree, 2 a PhD and just 3 belong to secondary or tertiary educational level. The vast majority of them work in the same organization for more than 5 years, while just 4 work for less than 5. The size of the organizations in which participants work varies, as 6 of them are in organizations with more than 250 employees, 6 also work in organization with less than 50 persons, while the others belong to the middle categories.

The majority of the HR managers (9) consider as an 'older worker' someone who is above 60, while 3 managers answered for 55 as the age limit for older worker, 4 for 50 years and just 1 for over 45 (figure 2). This fact is important for our concept, in order to comprehend that the age of 55 is not actually an age limit to consider someone as "old".

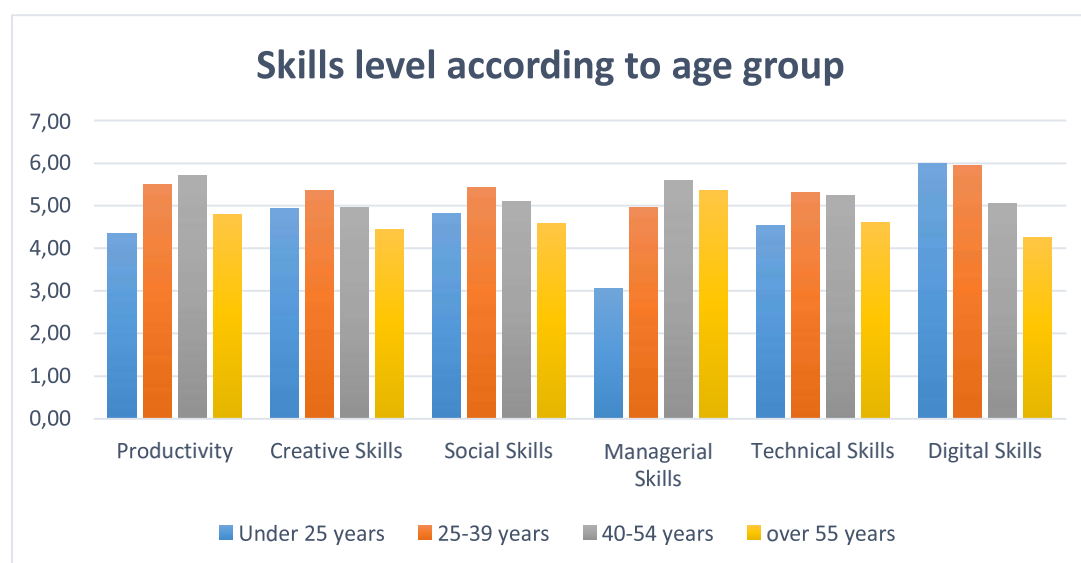
Figure 2: HR manager's age limit perception about an "older" worker



Regarding the comparison between different generations, we asked the managers to assess a variety of skills among 4 age categories (under 25, 25-39, 40-54 and over 55). In figure 3 we can see that in a rating scale from 1 to 7 (where 1 is Poor and 7 is Excellent) HR managers valued in most skills categories the two middle age groups (25-39 and 40-54) as most skillful. Our target group (55-64) is valued high enough in the managerial skills category, while for the digital skills HR manager's perception is negative about those over 55. This finding verifies bibliography

sources that the level of managerial skills of older workers is usually not decreasing throughout the years, in contrast with overall productivity, creativity and other skills (Skirbekk, 2004). In this context, digital skills seem to be the main disadvantage of employees over 55 as a job requirement. On the contrary, the age group under 25 is valued higher than all others in this indicator, while in all other categories has the lowest rating. Therefore, it is of outmost importance for the older employees to keep up with technology through life-long training on digital competence, in order to be competitive on the labor market and in the working environment.

Figure 3: Skills level according to age group



3.3 Barriers and Resources of workers aged 55+

The second part of the interviews that we conducted with both employees and Human Resource managers was in the form of open questions, some of them identical for both, in order to compare the perceptions of the two groups and identify common issues and differences. Those questions were about what barriers older workers are facing in the working environment and the resources they have, as a special age group.

One of the main barriers that has been identified by older workers mainly but also by HR managers is the physical condition. More specifically, the majority of participants from all countries, highlighted physical condition as the main barrier for a worker to keep being productive, as he/she grows older. Particularly in Italy, physical condition is an important issue for workers especially in more demanding occupations. In this context, lack of motivation and fatigue were also mentioned as barriers in Greece and Cyprus. These characteristics are typical elements of ageism and verify literature, as various studies show that after an age around 50 productivity seems to declines (Skirbekk, 2004).

The other main barrier that is a common characteristic in most national contexts of our study is that of new technologies and digital skills. In Cyprus, apart from the HR managers that

mentioned this incompetence, the older workers themselves stated that they feel insecure due to the technological advances. Additionally, Romania and Spain as well, one of the main barriers for older workers that highlighted by managers was the adaptation to new technologies. Overall, the Human Resource managers in all countries, valued the level of digital competence of the age group 55-64 as inferior to the one of the younger age groups.

Regarding the resources of older workers, in all national reports employees valued their skills highly enough and additionally most of the Human Resource managers argued that though age may play a role in productivity, it is not the most important factor to value a worker. In Romania, Human Resource managers were the most positive regarding older workers, as they consider them to be a real asset for the organizations. They valued experience, maturity and stability as highly significant characteristics of older workers. In the other countries as well, Human Resource managers valued managerial and administrative skills of older workers and mentioned the mentoring capacity as a very important skill, which only an employee of an older age can acquire.

3.4 Policy Recommendations

The contribution of our study in the older workers' employment research field aims to be the development of specific policy recommendations, in order to provide some practical solutions for European/national and organizational level. The desk and field research in the five European countries allows us to identify some common issues and relevant policies that could apply in the European context. The policies we propose as results of this study are based on the findings of the interviews with the older workers and Human Resource Managers in all five case studies of our sample. Therefore, the practical implication is of high probability, as came out of the everyday practice in working environments. The policy recommendations we propose are the three following:

1. Amendment of working conditions according to employees' needs

As we identified physical condition as one of the major barriers for older workers in our study, in most national reports there are recommendations for relevant policies in order to tackle potential barriers regarding physical condition. More specifically, the first policy recommendation of the Italian report is the revision of "demanding jobs" by the "social advance pension" in order to allow older workers in those occupations to enjoy more benefits regarding retirement age and other incentives. Additionally, in Cyprus a recommended policy is the amendment of working schedule, in order to provide more flexible and age-friendly circumstances for older workers, such as flexible working hours or less physically demanding tasks. However, any particular age management initiative must be carefully formulated, in order to avoid conflicts between generations. As the Italian report states, fiscal incentives for companies must not be linked only to age, but also to take into consideration other indicators, as gender or family responsibilities.

2. Lifelong learning as a compulsory process

The other main barrier for older workers that we highlighted in our research is the potential digital competence incapacity, which belongs to the learning domain. To combat older workers' deficiency in digital competence, there is a need for training and life-long learning process in general for this age group. In this context, all five reports recommends as policy the establishment of training opportunities both on national and organizational levels. More specifically, the Cypriot report proposes tailored training regarding technological skills of those over 55, while the Greek report recommends compulsory centralized training, funded by the EU/State or the organization, in order that workers keep up with technological and business advances. A similar recommendation appears in the Romanian report, verified also by the overall results of our sample, which show that workers attend training seminars funded by the employer or training that is free of charge.

3. Mentoring as a standard procedure

Finally, as mentoring capacity has been identified as a special characteristic of older workers in most national contexts, a policy recommendation could be towards this direction. According to literature (Farr, Tesluk & Klein, 1998) and common experience, mentoring has a twofold positive impact on an organizational level. Firstly, it gives extra motivation to the older worker as he/she interacts with younger people and shares his/her knowledge and secondly the organization saves resources as an internal training takes place and there is no need to address to external trainers. In this vein, Romanian and Spanish reports calls for mentoring/tutoring programs and the Greek report as well highlights the significance of mentoring as a tool of both personal and organizational development. Therefore, an official policy in organizations could be the recruitment of older workers in mentoring and also the development of a process of internal training and interaction between generations.

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