

A matter of health and job satisfaction

Seniors, work and retirement in the Nordic region (Summary)





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Bjørn Halvorsen and Jenny Tägtström

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Preface

Nordic Council of Ministers'

The growing proportion of senior generations in the population structure is a new development in modern society.

According to the UN's latest projection on population structure, World Population Prospects, the proportion of people over 60 will double over the next 40 years. This will put increasing pressure on the ability of society to adapt.

In the Nordic countries, this demographic trend means that the number of people of an economically active age in the labour market will progressively fall. In socioeconomic terms, this will increase pressure on the welfare society, because financing of the Nordic welfare model depends on a high level of employment. Consequently, participation of seniors in the labour market is important for sustainable welfare. In terms of business economics, the demographic trend will mean businesses are confronted with the challenge of a shortage of experienced and skilled labour.

Until recently, the increasing number of seniors has been regarded as a burden on public finances, but this view is now changing. A new economic reality is taking shape and, not least, life values and expectations regarding quality of life are changing. Seniors who retain full functional capacity can comprise a new and valuable resource in civil society and in the labour market.

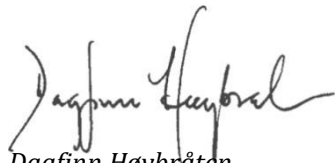
The Nordic Council of Ministers commissioned the Nordic Centre for Welfare and Social Issues to investigate and analyse how Nordic countries could more efficiently promote inclusion of vulnerable groups, particularly seniors, in the labour market. The project is part of the Nordic Council of Ministers globalisation initiative on health and welfare, which is examining how the Nordic welfare model can be developed to enable it to compete in the global economy, while retaining cohesion.

The report, *A matter of health and job satisfaction: Seniors, work and retirement in the Nordic countries*, is one of the results of the globalisation initiative for the health and welfare sector. The report concerns the participation of seniors in working life, and presents specific recommendations on the most efficient ways to retain seniors in the labour

market. One conclusion is that senior policy should be characterised by broad strategies, diversity, and prevention of sickness, burnout and early retirement. Not least, the policy should encourage making use of seniors' work and life experience.

The report highlights differences in both design and implementation of social policy initiatives in the Nordic countries. However, even though the Nordic countries share the same basic values, they can still learn from each others' experiences.

The report forms a strong platform for future work, while making an important contribution to development of targeted senior policy initiatives.

A handwritten signature in black ink, reading 'Dagfinn Høybråten'.

Dagfinn Høybråten

Secretary General

Nordic Council of Ministers

Preface

Nordic Centre of Welfare and Social Issues

All the Nordic countries are experiencing major demographic changes which are putting an increasing strain on our welfare systems and public finances. But there are solutions, including becoming alive to older people as a resource. Nowadays pensioners enjoy better health than ever before and on average we look forward to many years of good health after retirement.

A matter of health and job satisfaction reveals that many people leave working life “early”. At the same time there are great opportunities to change the picture. The chapter on good practice gives us an insight into what companies and employers can do to invest in their employees and the workplace to help more people continue working for longer. Seniors who do not retire, but continue working, contribute skills to the workplace and tax revenue to society.

Having more older people in work is not incompatible with increased employment among young people. The more of us who are active on the labour market, the more the wheels of society go round and the more people are needed. Older employees can act as mentors for their younger colleagues and can often draw on experience to solve new problems. Many studies point to the advantages of a heterogeneous workforce. This means having equal numbers of men and women, and people from both native and foreign backgrounds, but a balanced age distribution also contributes to a positive working climate and creativity.

Work is not merely strenuous in the way it used to be. Instead, work has many health-related and social benefits, and working for longer can improve quality of life. This is not the case for everyone, but for those who still can and feel that they have a lot to offer, we should keep the doors to working life open.

It is my hope that *A matter of health and job satisfaction* will help turn the spotlight on new opportunities for more people to participate in the labour market and provide inspiration and comparative knowledge for all those pondering or working on these issues!

24 February 2013



Ewa Persson Göransson

Director

Nordic Centre for Welfare and Social Issues

Introduction

The Nordic Council of Ministers has commissioned the Nordic Centre for Welfare and Social Issues (NVC) to explore and analyse the most effective way to include vulnerable groups in the labour market, not least against the background of the global economic crisis that began in autumn 2008. The project Nordic Labour Market Inclusion is looking at young people, people with disabilities and seniors. The project is part of the Council of Ministers' globalisation initiative on welfare and health, which is focusing on how the Nordic welfare model can be developed further in a global competitive economy.

The project Nordic Labour Market Inclusion has delivered reports on young people (*Unge på kanten. Om inkludering av utsatte ungdommer*. (TemaNord 2012:004 and 005), people with disabilities¹ *Et arbeidsmarked for alle? En dokumentanalyse av de nordiske landenes jobbstrategier for personer med funksjonsnedsettelse* (TemaNord 2012: 551) and seniors (*Det dreier seg om helse og arbeidsglede. Om seniorer, arbeid og pensjonering i Norden* (TemaNord 2013:519). The project has also contributed at a number of Nordic and national conferences and seminars of a political and professional nature on these issues.

This report is a summary of *Det dreier seg om helse og arbeidsglede. Om seniorer, arbeid og pensjonering i Norden* (A matter of health and job satisfaction. Seniors, work and retirement in the Nordic region) and deals with seniors in working life in the Nordic countries: their participation in the labour market and main routes out of it. The report describes what is being done and achieved with a view to as many seniors as possible being able to continue working for longer if they so wish and are fit enough, and given that there will still have to be good pension schemes and other social safety nets.

¹ Halvorsen, B., Hansen, O.-J. and Tägtström, J., *Unge på kanten. Om inkludering av utsatte ungdommer* (Young people on the edge. Inclusion of vulnerable youths). Nord 2012: 004, Flø, R. and Tägtström, J., *Et arbeidsmarked for alle? En dokumentanalyse av jobbstrategier i de nordiske landene* (A labour market for all? A document analysis of job strategies in the Nordic countries). Nord 2012: 551 Nordisk Ministerråd (NMR) and Hertzberg, L. ed. *Inspiration för inkludering* (Inspiration for inclusion). NVC Rapport juni 2011.

The report has been written by Bjørn Halvorsen (Project Manager) with the assistance of Jenny Tägtström (Project Contributor). A reference group was linked to the project,² and contributed information on relevant data sources and research on the subject in each of the countries, as well as commenting on preparatory material and drafts during the work. Individual specialist contacts in each of the countries also helped to check facts.³ Colleagues at the Nordic Centre for Welfare and Social Issues⁴ also made comments and suggestions during the work. Thanks to everyone.

By “seniors” we mean persons of around 50–70 years of age. We are principally concerned with those who are or have been in permanent employment. Within this age band of around 20 years we are most interested in the 55–65 age group. It is in this phase that most people retire from working life. In some contexts we also talk about older people of around 65–80 years of age.

Oslo, 18 February 2013

Bjørn Halvorsen

² Louise Ellemann Christensen, Danish Ministry of Social Affairs and Integration. Vappu Karjalainen, Finnish National Institute for Health and Welfare. Sigríður Jónsdóttir, Icelandic Ministry of Welfare. Øystein Haram, Norwegian Ministry of Labour. Håkan Wrede, Swedish Ministry of Health and Social Affairs. Dan Grannas, Nordic Labour Market Committee. Izabela Butenko-Olesen, Nordic Council of Ministers.

³ Gry Brinchmann Holm, Danish Agency for Labour Retention and Recruitment. Mikko Pellinen, Finnish Centre for Pensions. Arne Magnus Christensen, Norwegian Ministry of Labour.

⁴ Helena Lagercrantz. Terje Olsen. Marianne Smedegaard, Nordic Centre for Welfare and Social Issues.

Summary

- A joined-up policy aimed at getting more people into work is vital for sustainable welfare
- Broad strategies and solutions are needed
- Senior policy should concentrate on health and working environment more and sooner
- Both universal and targeted solutions are needed
- There must be a commitment to diversity in the workforce
- There must be a commitment to seniors as resources and to lifelong learning
- Learning from our neighbours – good examples of senior policy in the Nordic countries
- A comparative evaluation must be made of pension reforms in the Nordic region

These are eight concrete recommendations from the report entitled “*Det dreier seg om helse og arbeidsglede. Om seniorer, arbeid og pensjonering i Norden*” [A matter of health and job satisfaction Seniors, work and pensions in the Nordic Region]. The report has been produced by the Nordic Centre for Welfare and Social Issues (NVC) on behalf of the Nordic Council of Ministers (NMR).

By seniors we mean in this context people aged 50–64, but we also look at older people aged 65–70.

One of the reasons for studying what is now happening to seniors in working life is the global economic crisis that began in autumn 2008. During the previous major recession around 1990, attempts were made to “solve” some of the general unemployment by withdrawing large numbers of seniors from working life, partly to make room for younger people. This policy did not have the desired effect and the aim has been not to make the same mistake this time. On the contrary, efforts have been made in the long term to increase work participation among seniors. The ageing population is an important reason for this.

The review in this report confirmed that this time round there has been a great deal of success in maintaining and even increasing work participation among seniors in the Nordic region: participation among seniors in the Nordic countries is relatively high and has been fairly sta-

ble with a, for the most part, slightly upward trend throughout the decade 2001-2011/2012. There are also certain differences between the Nordic countries: work participation among seniors is highest in Iceland, where around eight in ten seniors aged 55–64 are in work (2011); in Sweden and Norway around seven in ten seniors work, while in Denmark and Finland the figure is around six in ten. Senior participation has increased most in Finland. In EU-27 the average is around five in ten seniors (55–64) in work.

The average retirement or pensionable age is also correspondingly high with a slight upward trend in the Nordic region – in 2011 approx. 62.5 for a working 50 year old in Denmark and Finland, approx. 64.5 in Iceland and Sweden, and approx. 63.5 in Norway.

Literature and research on seniors, work and retirement mainly differentiate between the following categories for the causes and driving forces behind early or late retirement and a shorter or longer working life:

- Expulsion from working life (“push”)
- Attraction to pension (“pull”)
- Attraction to alternative activity (“jump”)
- Attachment to job (“stay”)
- Trapped in job (“stuck”)
- The report looks at some current Nordic research that confirms this and examines it in more detail.

Seniors’ main routes out of working life in the Nordic countries are analysed in line with these driving forces. The report divides the main routes into categories defined by the following factors:

- Voluntary, flexible retirement (“leisure route”)
- Health/disability (“ill health route”)
- Unemployment/restructuring/working environment (“expulsion route”)
- Age limits and other barriers (“barrier route”)

Out of a total of approximately five million seniors aged 50–64 in the Nordic region, nearly 3.5 million (around 70%) are in work, while around 850,000 (17–18%) have left working life owing to a reduced capacity for work as a result of permanently impaired health. Around 400,000 seniors aged 60–64 have taken early, flexible old age pension. They represent approximately 16–17% of this age group. Around 400,000 seniors aged 50–64 are unemployed or not active on the labour

market. They represent approximately 10% of this age group. A good number of older people aged 65–69 are also still working.

The report shows that a reduced capacity for work owing to permanently impaired health is the major exit route from working life for seniors aged 50–64, followed by flexible pensions (“leisure route”) and unemployment and working environment (“expulsion route”). A large number also quit for family reasons, usually when their spouse retires. Formal and informal barriers and age discrimination are also important reasons. Many seniors also enjoy good, stimulating jobs in a good environment with good adaptation. Where this is the case, they often continue working for a long time.

This general pattern is also confirmed by interview and working environment studies and other research, as referred to in the report.

It is important for senior policy to be specifically based on the driving forces and exit patterns described here and specifically adapted in the individual company.

On this occasion seniors have not had to make way for younger workers as a result of the current crisis. On the contrary, there are clear indications that this time round young people are being affected to a greater extent in several of the Nordic countries too. Various types of senior policy initiatives and reforms have been developed over time:

- Economic stabilisation policy with both a short-term and a long-term perspective.
- Active labour market initiatives targeted at the entire adult population at risk of unemployment.
- Pension reforms and age limits.
- Other social insurance reforms (sickness/disability benefits and rehabilitation).
- Information, changing attitudes, anti-discrimination.

Much of senior policy is primarily targeted at seniors in their early 60s. It is generally to do with working hours, leisure, pay and pensions. To some extent it also involves health-related prevention and adaptation, but this is less common. It is also clear that many of the initiatives are fairly uniform in design from one company, industry, occupation and individual to another. A one-size-fits-all approach – despite the fact that there are major variations and differences between individuals, jobs and companies. Many of the initiatives also seem to have little effect, but seniors frequently appreciate them, especially as a sign that they are wanted and valued.

The main conclusions and leitmotifs of the report therefore include the need for a greater and earlier commitment to a preventive and adaptive working environment with a view to preventing and limiting the “ill health exit route.” Senior policy initiatives also need to be more targeted and better adapted to the production/working conditions and workforce in each type of company, as well as being more situation-based and tailored to the individual employee.

People are different, seniors not least. Health, duties and working environment are crucial to more seniors being able and wanting to work for longer, in addition to which they want to be seen, made use of and appreciated! Good management and future winners are therefore committed to diversity and human resource management that reflects the different phases of life.

This report is the third from the NVC/NMR project “Nordic Labour Market Inclusion.” The two other reports are “*Ungdom på kanten – om inkludering av utsatte ungdommer*” [Young people on the edge. Inclusion of vulnerable youths] (TemaNord 2012:004 and 005) and “*Et arbeidsmarked for alle? En dokumentanalyse av de nordiske landenes jobbstrategier for personer med funksjonsnedsettelse*” [A labour market for all? A document analysis of job strategies for people with disabilities in the Nordic countries] (TemaNord 2012: 551). A brief summary of all three reports entitled “*Å skape et inkluderende arbeidsmarked. Om inkludering av unge, funksjonsnedsatte og seniorer i Norden (et sammendrag)* Creating an inclusive labour market. Inclusion of youths, people with disabilities and seniors in the Nordic countries (a summary) (TemaNord2013: 537) will also be published.

1. Conclusions

An ageing population, but good birth rates too

Like the rest of Europe, the Nordic countries have ageing populations. In other words, life expectancy is increasing and the proportion of older people in the population is growing. This is a continuation of a long historical development involving better health and welfare for more and more people. This is basically a good thing and not something that should be turned into a problem. The main demographic challenge in Europe is that too few children are being born to maintain a stable population structure over time. There has also been a move towards many seniors retiring early and more young people entering working life later. This is creating challenges in terms of the distribution of benefits and burdens between the generations. The Nordic countries are relatively well equipped, high level of participation in working life – including among seniors – and relatively high birth rates (fertility) compared with most other countries in Europe.

Highly stable employment rates, but with many people excluded

The Nordic countries have a high level of employment compared with most other countries. This is one of the main reasons for our good material prosperity and welfare, and for the substantial equality that characterises the Nordic countries and peoples. Not least, employment rates are relatively high among seniors aged around 50 and over in the Nordic region. But there are considerable differences – both between and within the Nordic countries. The fact that many people work and few are supported by their spouse also contributes to large numbers being entitled to – and receiving – income security benefits from time to time or more permanently.

Youth unemployment and trends towards youth exclusion are also challenges faced by several of the Nordic countries. Many people with disabilities encounter obstacles and difficulties in gaining entry to and a foothold on the labour market. The same applies to people from refugee and immigrant backgrounds. Many seniors retire early, often in their fifties. There are also large regional differences in employment and exclusion *within* the Nordic countries.

Seniors have not had to make way for younger people in working life

There are *no* signs this time of what happened in the major economic crisis of around 20 years ago, when many seniors quit working life early and new forms of early retirement schemes were introduced, partly to make room for younger workers. This provided incentives to retire early. Instead, the policy this time has been to battle through the economic crisis with countercyclical measures in the short term combined with the objective of high employment rates and the inclusion of vulnerable groups in working life too. This has worked very well in the Nordic region. The main challenge instead has been high and, to some extent, persistent youth unemployment and alarming exclusion among young people in several of the Nordic countries too.

Seniors' main routes out of working life are chiefly as follows

1. Impaired health and capacity for work: long-term sick leave and early retirement pension from around 50 years of age.
2. Flexible and optional drawing of old age pension around 60–70 years of age.
3. Long-term unemployment, major restructurings and downsizing at work.
4. Barriers: age limits, discrimination, ignorance and prejudice (ageism).

The big “exit route” from working life takes the form of health reasons and long-term sick leave and disability/early retirement pension as early as the fifties. The other main route is individual, voluntary and flexible drawing of old age pension in the sixties. The third main route is more to do with conditions in working life and the workplace: working environment and management, as well as major restructurings and redundancies. The fourth main route is the result of formal and informal barriers in the form of age limits, ignorance, prejudice and discrimination. Several of these factors and the main routes frequently combine and reinforce each other.

The strategies and tools intended to combat early departure from working life and promote participation in working life for longer among seniors instead must allow for the fact that the main routes and the driving forces behind them vary. Whether it is a matter of retaining a job, returning to work after an absence or recruitment to a new job also makes a big difference.

Economic and welfare policy with the emphasis on work, equality and social security

If welfare is to be sustainable, it is vital to follow an economic policy that targets a high employment rate throughout the adult population and also attaches importance to good social security for all in the event of loss of income from work and a good balance of benefits and burdens in the population over time. A high employment rate among seniors is an important element in this. The most important basis for future welfare remains what it has always been: children, family conditions, education and knowledge, work, equality and public health. If this works well, people also have fundamental confidence and dare to take chances with vocational and personal development, even if this may involve risk.

Labour market strategies

In the Nordic countries, labour market policy and its tools are mainly targeted at *the entire adult population*, being to some extent split into or tailored to specific target groups, such as young people, seniors, women, etc. Tools and measures are deployed *individually* according to the individual's situation, resources and problems. At the same time, priority is given to certain vulnerable groups on the labour market, such as young people, immigrants and the long-term unemployed, including many seniors. In some of the Nordic countries (Denmark, for example) and in some situations (major restructurings) there are examples of going further in terms of targeting and tailoring initiatives. It is scarcely expedient to think in terms of *either* universal solutions *or* targeting, but rather of identifying a mix that works and brings results. Making more room for skills and lifelong learning in senior policy would be of benefit.

Pension reforms and age limits

All the Nordic countries have implemented or are in the process of implementing extensive pension reforms. One important objective is to help increase the incentive for seniors to work, so that more continue in work for longer. At the same time, the way is being opened for greater individual freedom of choice with regard to pensionable age and more flexible access to combining a part pension and part-time work. In several countries consideration is being given to also removing or raising the age limits at which people can be dismissed because of their age. This may seem like a natural consequence over time, although it can also give rise to challenges. The combined impact of these reforms is still uncertain, both because the reforms are new and because different factors and driving forces may pull in different directions. It is important to evaluate the results and impact of

the reforms properly in relation to the basic objectives so that adjustments can be made if necessary. Among other things, the profile for women is uncertain.

Reforms in other social insurance schemes

Other parts of the social insurance system are also being reformed in several of the Nordic countries. The goal is to combat and reduce exclusion for reasons of health or long-term unemployment. In particular, several countries are launching and implementing reforms to sickness insurance, rehabilitation and labour market initiatives for more vulnerable groups on the labour market. It is also important to monitor these reforms closely and thoroughly, including good result reporting and evaluation. In many cases it would be of benefit for the public management system to concern itself more with results and result indicators than with extensive and detailed reporting on activities.

Information, changing attitudes, combating discrimination

All the Nordic countries have initiatives for combating discrimination, insecurity and prejudice linked to older workers in the form of legislation, information and changing attitudes. In Norway, for example, effective information and attitude-changing work is being done by the Centre for Senior Policy as part of the Tripartite Cooperation on an Inclusive Working Life. In Iceland, seniors and older people have traditionally been highly valued, respected and included in working and community life.

Senior policy at company level

A lot of the senior policy initiatives at company level are primarily targeted at seniors in their early sixties. They are often to do with working hours, leisure, pay and pensions: some also involve adaptations and adjustments that make allowance for deteriorating health. Many of these initiatives seem to be fairly uniform in design, both between and within companies (one size fits all), despite the fact that jobs vary, seniors vary, health and skills vary, etc. Much of this work may appear to have little impact. Seniors appreciate it, not least if it shows that they are valued. But the initiatives are in the nature of benefits for those who still want to continue working. Some examples of good practice are more “win-win-win” in nature for the seniors, the company and society. In other words, *seniors are seen as a resource* – because they are smart and an asset to the company. Senior policy can then be part of a good, joined-up management and life-phase policy with a view to promoting good businesses and competitive products and services. Many senior initiatives do not seem to have been evaluated much or at all.

Working environment and management are crucial

These are both driving forces and factors for attachment to the job, but also for attraction to retirement and/or alternative activity. They involve both health-related and social aspects of working life, as well as job type, duties, challenges, skills and, not least, appreciation. In other words, it is about good management, good colleagues and good relationships between people at work. It is also about adapting the physical working environment and duties to the fact that the health of some seniors may deteriorate with age. But it is also about the psychological and social working environment: more and more seniors have found and will find themselves in a situation where they can choose retirement, other work or other activity if they are not happy at work and do not feel themselves to be useful and appreciated. Good, intelligent management makes allowance for this and ensures diversity in the workplace. Companies where diversity works well will probably be the future winners in global competition.

2. Recommendations

A joined-up policy aimed at getting more people into work is vital for sustainable welfare

A high employment rate in all sections of the adult population is vital for sustainable welfare with a good distribution of benefits and burdens in the population over time. It is therefore also important that more seniors should be able to continue working for longer.

Broad strategies and solutions are needed

Senior policy must be about much more than leisure and pensions for people in their sixties. It should be about incentives and tools in the economy, the labour market and the social safety net that make work profitable for workers, employers and society alike. In this sense it is about job content, working environment, management and public health. It is also about information and changing attitudes and discrimination – and how this works together.

Senior policy should concentrate on health and working environment more and sooner

The big exodus from working life, which starts in the fifties, is related to impaired health, capacity for work and working environment. Preventive strategies should tackle this. Initiatives should reflect the key causes and driving forces behind early and unwanted retirement among seniors. Working environment and health are crucial when it comes to preventing sick leave and retirement on disability pension. It is about making the workplace health friendly and health promoting. Prevention and adaptation are important, both for the company as a whole and in respect of individuals with a health risk and impaired health. Prevention and adaptation must be concrete and tailored to the company, workforce and individual.

Both universal and targeted solutions are needed

A great deal of senior policy is one size fits all. This is scarcely effective. At the same time, it is important to protect and build on important principles of equality. The challenge is to find good combinations of both universal and targeted initiatives (“off the peg and made to measure”).

Removing or raising age limits in working life

The current rules on general and special age limits at which people can be dismissed or be forced to retire should be removed or raised as a follow-up to the pension reforms. They are incompatible with the objective of more seniors working for longer and the pension reforms in the longer term. This will require good life-phase management, in which regular performance reviews, for example, have an important role and a real impact in the discussion of duties, implementation and future retirement.

Commitment to diversity in the workforce

Current management ideals point to developing skills and organising things so as to make use of resources and knowledge that produce a diverse workforce. This is about developing organisations that provide scope and “headroom” for human diversity and differences in ideas and values, and making active use of these resources. Such differences include age, gender, skills, nationality and health. It is about looking after the individual’s interests, wishes and needs so that the workplace is perceived as meaningful, interesting and challenging. For the company it is about taking care of, utilising and developing the resources represented by the individual employee and the team.

Commitment to seniors as resources and to lifelong learning

The crucial thing for many seniors when it comes to continuing to work is being seen, made use of and appreciated. The responsibility for using seniors’ skills rests with individual managers. Not using seniors’ resources or using them incorrectly is a waste. To maintain the attractiveness and relevance of seniors as workers it is extremely important that they too should have access to competence development initiatives on a par with other employees. It is about the opportunity to keep up to date professionally and to take part in development projects and personal development – offering the type of knowledge and skills that are relevant to the company.

Learning from our neighbours

A large number of good senior policy initiatives are in progress in the Nordic countries and the overall results are mostly good. There are nevertheless interesting differences in terms of design, implementation and results. This is true at both national and company level. The Nordic countries are also quite similar in terms of their basic values and institutions. This means that there is much to be gained by taking inspiration and learning from each other. This report can help to achieve just that.

We propose a comparative evaluation of the pension reforms in the Nordic region

All the Nordic countries so to speak have reformed or are in the process of reforming their pension systems. We believe it would be a good idea to carry out a comparative evaluation in addition to the national reviews. The reforms should be evaluated in relation to the fundamental objectives of employment, financial security, equality and social redistribution.

3. Background

The backdrop to this report is provided in part by experience from the previous major economic recession in about 1990. Back then, efforts were made to help “solve” some of the unemployment problems in the population as a whole by removing large numbers of seniors from working life. The thinking was that this would reduce unemployment among younger people and promote the replacement of older people with younger in the workforce. When the economy recovered, the hope was that more new seniors would remain in work for longer.

This is not what happened in reality: many seniors left the labour market, but it became a *permanent withdrawal* that contributed to new and expanded early retirement schemes and a pattern of quitting working life early/earlier. Nor was there any replacement with younger people in work instead. This may well have happened in individual jobs, but does not seem to be the case in society as a whole. The main picture is one of continuous change and development: jobs are axed and new ones created all the time. As part of this process it is probably also the case that older workers are constantly being replaced with younger workers over time.

In all the Nordic countries – as well as in the rest of Europe – there has instead been a declared policy of *increasing* labour market participation among seniors again. This has not been simple: the withdrawal by seniors is proving to be nigh on irreversible. It will take a long time to build labour market participation among seniors back up. There are several reasons for such an inclusion policy: Recognition that the “replacement idea” does not work in practice and that the ageing of the population indicates that more seniors should be able to cope with working for longer. There is also a growing perspective that is more preference and resource based: more seniors themselves want to keep working for longer, and more companies are realising that they need the resource that seniors represent.

Perhaps the most important and widely discussed reason comes from a more long-term population, generation and welfare perspective: gradually, as more and more older people live longer, it is becoming increasingly expensive for younger age groups to finance and maintain relatively generous welfare schemes, not least for older people. Seniors and

older people are also becoming ever healthier and living longer. Those who are able should therefore also contribute to maintaining production and welfare in society and not leave unduly heavy burdens for children and grandchildren.

Extensive changes to the pension systems have been looked into and implemented in the last decade or two with a view to making them more sustainable and achieving a better distribution of benefits and burdens between generations in the long term. Various attitude-changing activities and changes to working life are also being implemented in order to promote employment among seniors. There has also been a declared policy that this long-term work to increase employment among seniors should *not* be reversed during the current global economic crisis, with there being no desire to repeat the errors of 20 years ago.

It is also the practice to take length of service into account in the event of downsizings, closures, layoffs and redundancies. Normally the policy is last in, first out. This is not usually regulated in legislation or nationwide collective agreements, but it is nevertheless common practice at company level.⁵

2012 was the European Year for *Active Ageing*, the background to which was the future challenges resulting from ageing populations. Extensive studies and events on the issue were carried out in the EU, OECD and UN Europe. The purpose was to increase the knowledge base for a policy aimed at active ageing for as many people as possible: in relation to work, social participation, health, voluntary work, family, friends and networks.

The Nordic countries are relatively well equipped for this challenge compared with most other countries in Europe. We live a long time in the Nordic region, but the other countries are catching up. We have a relatively high birth rate and by far the majority of children grow up in good circumstances, receive a good education and then gain a permanent foothold on the labour market. The employment rate is relatively high, also among seniors and not least among women.

But the Nordic countries are also facing challenges caused by large numbers of seniors quitting working life early. Many do so because their health and capacity for work are not up to what working life requires and demands. Many seniors leave the labour market as a result of company closures, major restructurings and downsizing. At the same time,

⁵ In Sweden the Employment Protection Act (Lag om anställningsskydd) contains so-called "priority rules", which mean that older people have priority where employees have the same length of service.

change is necessary for economic development, prosperity and welfare. The Nordic welfare systems have well-developed social safety nets that reduce and spread the risk inherent in such change. For individuals, however, unemployment and impaired health and capacity to work often go hand in hand. There are also growing numbers of people who are in receipt of disability pension/“sjukersättning”⁶ owing to mental health problems. Others encounter formal and informal barriers, age limits, ignorance, prejudice and discrimination. Many people in their sixties also choose to retire completely or partly as a result of the more flexible pension arrangements that have been introduced in the Nordic region in recent years.

⁶ Sweden no longer has an early retirement pension/ disability pension. It is called “sjukersättning” (incapacity benefit) instead. “Sjukersättning” is only granted on medical grounds and only in cases where it is judged that the person will be unable to return to work or other employment in the foreseeable future. For more information on “sjukersättning”, see the factsheet in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

4. What promotes and hampers (longer) working lives among seniors?

Main causes and driving forces

Five causal factor categories have been drawn up on the basis of literature and research in the field:⁷

- Expulsion from working life (push).
- Attraction to pension (pull).
- Attraction to alternative activity (jump).
- Attachment to job (stay).
- Trapped in job (stuck).

Expulsion from working life (push) means that older people are forced out of the labour market. This can be for financial, health-related or social reasons, including attitudes, norms and discrimination. Working environment, management and colleagues are of great importance in this respect.

Attraction to pension (pull) is about rules and incentives in pension systems (and taxation, etc.) that draw seniors towards a pension and retirement. Financial incentives and current pension reforms are of great importance in this respect.

Attraction to alternative activity (jump) involves changing to an alternative activity, such as voluntary work, organising work, studying, travelling, family and friends. This is affected by how people perceive their job compared with alternative activities.

Attachment to job (stay) is a mark of the job a person has and encourages them to keep working: interesting and meaningful work, good environments, good pay, flexible working conditions, preventive health

⁷ Solheim, P-E., Ny kunnskap om aldring og arbeid (New knowledge on ageing and work). NOVA Rapport nr 6/2012.

measures, etc. This can be affected by the structure, development and adaptation of the job.

Trapped in job (stuck) is about factors that keep seniors working more or less against their will as they age. They include poor advice, a low pension or no pension, debt and financial commitments, etc.

It is difficult to establish how much the different causes and driving forces mean and how much they can be influenced. They can also combine and reinforce each other – or counteract each other.

Working environment, working hours and health

By far the majority of working seniors are moderately satisfied with their working conditions and working hours. In the European Foundation's study of this in 2010,⁸ 84% of all working seniors aged 50 or over in Europe said that they were neither particularly satisfied nor dissatisfied with their working conditions. In the Nordic region most seniors were satisfied in Denmark (95%) and fewest in Sweden (87%).

Around one in three working seniors in Europe could envisage shorter working hours. This is only slightly more than in the working population as a whole (approx. 30%). In Denmark and Sweden a higher proportion of seniors would like shorter working hours (approx. 45 and 50%).

A good one in ten of working seniors aged 45–64 in EU countries (27) said that they had health problems. In the Nordic region the proportion was highest in Finland (three in ten), while it was just less than two in ten in Sweden and a good one in ten in Denmark and Norway.

What do people mostly think about ageing and older people?

The EU's Eurobarometer studies measure the population's attitudes to various issues on a regular basis. As part of the European Year for Active Ageing in 2012 a study was made of people's attitudes to ageing and older people.⁹ Here are some of the main results for the Nordic countries:¹⁰

- People are regarded as old from around 65 years of age and stop being young around 37–40 years of age.
- More than two thirds of people think that there should be *no* upper age limit on employment.

⁸ Active ageing and solidarity between generations. A statistical portrait of the European Union 2012 (2011). European Foundation for the Improvement of Living and Working Conditions.

⁹ Special Eurobarometer 378 / Wave EB76.2 – TNS opinion & social.
http://ec.europa.eu/public_opinion/index_en.htm

¹⁰ See Chapter 2 in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

- A clear majority is of the opinion that pensionable age should *not* be raised as a result of increasing life expectancy in the population.
- Around half of people can envisage working beyond pensionable age themselves.
- By far the majority of people (between seven and nine in ten) can envisage combining a pension with part-time work.

In the Nordic region it was in Norway that most people could envisage working beyond pensionable age (seven in ten), with fewest in Finland (three in ten) and Sweden (four in ten). It was in Sweden and Denmark that most people could envisage combining a pension with part-time work (nine in ten), with fewest in Norway (seven in ten).

The average retirement age is highest in Iceland and Sweden, followed by Norway, with Denmark and Finland having the lowest average retirement age. See Table 1 at the end of this chapter.¹¹

Some empirical studies in each of the Nordic countries¹²

Denmark

Two studies of work potential among older people and pensioners.¹³
Main results:

- Many seniors expect to retire, but there is also great work potential among seniors.
- Family, workplace and health are the most important reasons for people retiring early.
- The primary reasons for a person not working are health, reaching pensionable age and wanting leisure.
- Management signals and norms in the workplace are often crucial.
- There are big differences between people – and jobs and industries.

¹¹ See also Chapter 3 (Section 3.4 and Figure 3.4) in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

¹² See Chapter 2 in the main report, *Det dreier seg om helse og arbeidsglede* (2013)

¹³ Bjerregaard Bach, H., Larsen, M. and Liversage, A. Pensionisters og efterlønsmodtageres arbejdskraftpotentiale. Fokus på genindtræden (The work potential of pensioners and early retirement benefit recipients. Focus on resumption). Rapport no 12:15. Det Nationale Forskningscenter for Velfærd (SFI). Discussed and referred to in more detail in Chapter 2 in the main report, *Det dreier seg om helse og arbeidsglede* (2013)

- Most people who keep working do so because they want to, but some also do it out of need.
- It is vital to feel wanted: to be seen, made use of and valued.

Finland

A 2012 study confirms that there is a definite trend towards a longer working life in Finland.¹⁴ Total working-life expectancy was calculated at 34 years for a 15 year old woman and 34.5 years for a 15 year old man in 2010. The increase was largest for women. The upward trend is continuing for both men and women. Another study looked into what working conditions mean when it comes to seniors continuing in work.¹⁵ Attention and follow-up in the job a person does is highlighted as being extremely important, but many seniors perceive this to be the exception rather than the rule. The options for taking an early retirement pension are also of great and frequently decisive importance.

Iceland

Two studies looked into the circumstances and attitudes of older people aged 67–80 and over 80 respectively.¹⁶ The results showed, among other things, that a third of the 67–69 age group were in paid work, 17% of the 70–72 age group were in work and 6% of the 73–75 age group were in work. The average working hours for those in work were around 35 hours a week. A quarter of those *not* in paid work would have liked to have kept working. Most of the people in question were aged 67–69. Two other surveys looked at older people's contribution to society, particularly what cannot be measured in money terms.¹⁷ The results show that seniors make a major contribution when it comes to support for children, grandchildren, spouses and other relations. This includes looking after children/grandchildren, driving between different places and

¹⁴ Nurminen, M., Working-life expectancy in Finland: trends and differentials 2000–2015. Finnish Centre for Pensions, Reports 03/12.

¹⁵ Forma, P., Takala, M and Tuominen, E.(eds.), Working conditions and continuing at work. Finnish Centre for Pensions, Studies 2010:2.

¹⁶ Hagir og viðhorf eldri borgara. Viðhorfsrannsókn. (Circumstances and attitudes of older people. Interview study.) Capacent Gallup, 2006/2007 and 2007/2008.

¹⁷ Björnsdóttir, A., Harðardóttir, I.H. and Torfadóttir, A. Framlag eldri borgara – Fyrri hluti. (Older people's contribution to society – Part one.) Viðtalskönnun meðal eldri borgara. (Interview study – older people) and Framlag eldri borgara – Síðari hluti. (Part two.) Niðurstöður kannana meðal eldri borgara og almennings. (Research results – older people and the general population.) Rannsóknarstofnun Kennaraháskóla Íslands.

activities, and financial support. All in all, seniors seem to be an important safety net in the family, both financially and, not least, in the event of illness and problems affecting children and grandchildren.

Norway

The Tripartite Cooperation¹⁸ on an Inclusive Working Life and implementation of pension reform.

Some of the main findings from the Inclusive Working Life cooperation on sub-objective 3: More seniors in work for longer:¹⁹

- Senior policy provisions and measures were rather similar, although needs and challenges differed.
- The commonest senior measures were those aimed at shorter working hours with pay compensation, more flexible working hours and part-time work, and a financial bonus for continuing.
- Very few seniors said that the senior policy measures were decisive, but many thought that they helped to make the decision to continue easier and made them feel appreciated.
- Senior policy is about more than measures to get those aged 62+ to postpone retirement. It is about general HR policy and management, prevention and adaptation, and financial and social incentives to continue working.
- A shortage of labour and wanting to retain seniors were the most important reasons for senior policy measures in companies. The prevention of health problems and retirement on disability pension was also a motive.
- The most important health prevention measures were adapted or easier work and offers of technical or ergonomic aids.
- Very few companies have analysed or evaluated the results and impact of their initiatives.

¹⁸ Regular and formalised cooperation between the government and the central employees' and employers' organisations.

¹⁹ Hilsen, A.-I. and Salomon, R. Seniorpolitikk – virker virkemidlene? (Senior policy – are the tools working?) Arbeidsforskningsinstituttet, AFL-rapport 4/2010 and Borgen, H. and Midtsundstad, T. Ulikt arbeid – ulike behov. Seniorpolitisk praksis i norsk arbeidsliv. (Different work – different needs. Senior policy practice in Norwegian working life.) Fafo-rapport 2011–10.

What influences the decision to continue working?²⁰

A recent register analysis for all seniors aged 61–69 in Norway in the period 2001–2011 concluded that the three single factors that had the greatest influence on the decision to retire early or continue working were as follows:

- State of health.
- Spouse's retirement date.
- Incidence of/access to early retirement and the right to choose.

Sweden

*SOU 2012:28. Längre liv, längre arbetsliv (Longer life, longer working life).*²¹

Among other things, the report provides a comprehensive knowledge update on the circumstances and factors that hamper and promote employment among older people. In brief:

Favourable conditions

New generations of seniors and older people are becoming healthier / enjoy better health, and they are increasingly well educated and well informed. Working conditions are getting better for by far the majority. There are signs that pensionable age and retirement norms are in the process of being weakened.

But there are considerable obstacles too

The routes out of working life are broad and start quite early for many people. The most important routes are the result of impaired health and capacity for work, unemployment and early retirement. Strenuous jobs and working environment problems also cause many people to quit working life early. The financial incentives to work for longer are sometimes poor, with occupational pension schemes being an important factor. There are still negative attitudes to older workers and discrimination against older people. Some seniors may also have a poor or impaired knowledge and skills in terms of what is required by modern working life and competition.

²⁰ NAV Arbeid og Velferd /3/2012. (Bakken and Bråthen).

²¹ Pensionsåldersutredningen (2012).

Broad solutions are needed

The report concludes that broad and mutually reinforcing changes in various parts of society and systems are needed. It points out that authorities, labour market parties, managers and colleagues have to become more *age blind* about the workforce.

Some local examples of good practice

What are the successful employers doing? We have picked an example of good senior practice in a company in each of the Nordic countries.²² They are as follows:

- “En3karriere” (Denmark).
- City of Nådendal’s senior programme (Finland).
- St Olav’s Hospital (Norway).
- Vattenfall Nordic AB (Sweden).

This is not an attempt to either rank or make a representative selection of examples, but they throw light on both common features and differences.

The “En3karriere” (A 3rd Career) project provides tailored careers advice and job matching for unemployed seniors aged 55+ and business managers at all levels in the municipality. The project is run by the Job Centre in the City of Aarhus.

The City of Nådendal’s senior programme has opted to invest in health promotion initiatives in the workplace and knowledge transfer. The aim is to prevent and limit sick leave, retirement on disability pension and an early exit from working life.

The senior policy at St Olav’s Hospital is based on a belief that seniors represent valuable resources that contribute to quality and added value at the hospital. The commitment is embedded in management and every section of the hospital. The initiatives include regular senior reviews, courses and meetings, mentoring and information and training, for both seniors and line managers.

²² See Chapter 2 (Section 2.11) in the main report, *Det dreier seg om helse og arbeids glede* (2013).

Vattenfall Nordic AB has been conducting an active senior policy for several years. This has included access to shorter working hours with compensation in pay and pension contributions (80/90/100 respectively). This is part of a wider life-phase HR policy (transition management) at Vattenfall Nordic. All the projects can point to good and lasting results.

5. Demographics, participation in working life and retirement among seniors

An ageing population

In both the Nordic region and the rest of Europe we are faced with an “ageing population” trend. More of us are older people and older people who are living longer. The ratio between the number of people aged 65+ and the number of adults aged 20–64 in the population is growing. Such “old age dependency rates” in the Nordic countries are expected to increase from 20–30% in 2010 to 35–50% in 2030 and around 40–55% in 2050. The increase will therefore be sharpest in the next 20 years as the large birth cohorts from after World War II gradually grow old. A relatively high birth rate will, however, contribute to a better age balance over time in the Nordic countries than in many other countries in Europe. Life expectancy is also increasing more in many other countries in Europe. Nor is this anything new: historically there have also been major changes in population make-up over time. The health of seniors and older people is also improving overall. The majority of seniors can expect to live quite a long time, for the most part in good health.

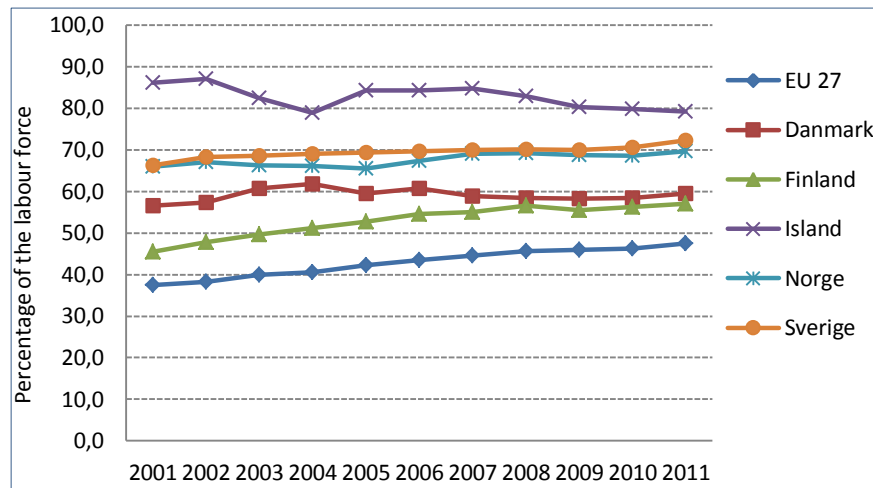
Employment

Employment rates among seniors are relatively high and stable in the Nordic countries, but there is some variation between countries. See Figure 1. Participation is highest in Iceland, where eight in ten seniors aged 55–64 are still in the labour force (2010/2011). It is lowest in Denmark and Finland, where less than six in ten seniors of the same age are in the labour force. In Norway and Sweden around seven in ten seniors of the same age are in work. Employment among seniors and older people has *not* declined significantly in the wake of the latest global economic crisis. The only exception is Iceland, where participation in working life among seniors has fallen slightly, but from a very high level.

Employment among seniors largely holds up well during people’s fifties until they reach 60 years of age, but then declines in their sixties. “Women seniors” work part time much more frequently than “men seniors”. Most

seniors continue in the job they have had in recent years, with there being very little recruitment to new jobs among seniors.

Figure 1. Employment rate for people 55–64 years in the Nordic countries and EU 27 (2001–2011)



High, stable employment rates among seniors in the Nordic countries. Persons aged 55–64 in work as a percentage of all persons in the same age group.

Source: Eurostat LFS: Employment rates by sex, age and nationality (%) [lfsa_ergan]. Downloaded from <http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/> 21 nov 2012.

Main reasons for seniors not participating in working life

The majority of seniors aged 50–64 in the Nordic region who do *not* participate in working life give their own ill health, declining health or disability as the main reasons for no longer being in work. The proportion is highest in Iceland (three in five), followed by Norway (two in three) and Sweden (six in ten). In Finland, on the other hand, six in ten “non-working” seniors give the main reason as early retirement pension, while half of non-working seniors in Denmark say the same. Those seniors who are still in work are quite happy with their working conditions, but many would like to work slightly fewer hours per week. The same is true of younger people.

Average retirement and pensionable age very high and rising slightly

The average (expected) retirement and pensionable age among working people aged 50 and over varies between approx. 62 and approx. 65 years in the Nordic countries (2010/2011). See Fact box 1 at the end of this chapter.²³ It is highest in Iceland and Sweden at around 64.5 years on average, followed by Norway at 63.5 years. In Denmark and Finland the average retirement age is around 62 years, which is close to the average for all EU countries (EU-27). The average retirement age has by and large been rising slightly for the past decade after falling in the previous decade (1990s). In Norway, the retirement age has fallen slightly since 2007.

In particular, retirement gains momentum in the years immediately after people's 60th birthday. It is from then on that entitlement to more flexible drawing of old age pension at one's own discretion gradually increases. In Iceland and Norway this has been happening slightly later owing to flexible, voluntary pension options being more limited. In Norway, however, the 2011 pension reform provides greater access to flexibility and individual pension choices from 62 years of age onwards and more seniors are taking this up.

Table 1 at the end of this chapter gives a complete summary of formal age limits and pensionable ages together with actual retirement ages and total number of years in working life in the Nordic countries.

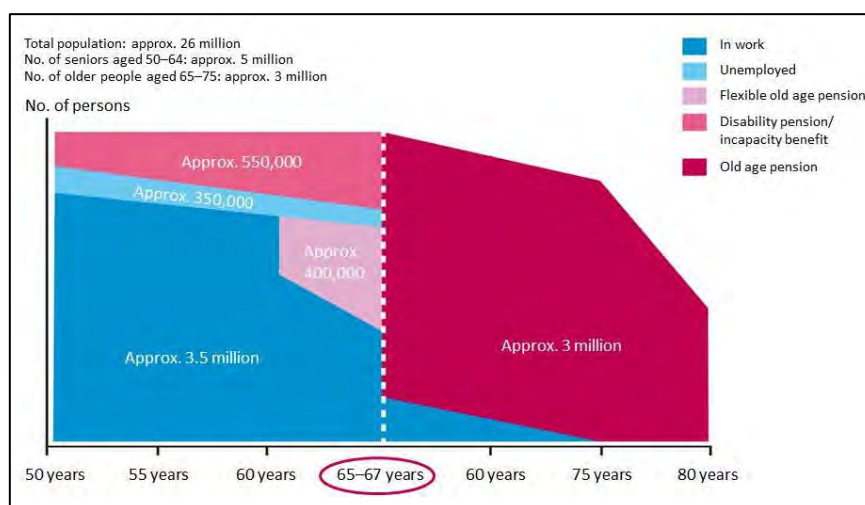
Main routes out of working life through various types of pension and social insurance

Figure 2 gives a simplified outline of the main exit routes from working life for working seniors from around 50 years of age onwards.²⁴

²³ See also Chapter 3 (Section 3.4 / Figure 3.4) in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

²⁴ We try to quantify this in the factsheet and a summary is given in Chapter 3 of the main report. *Det dreier seg om helse og arbeidsglede* (2013).

Figure 2. Seniors, work and retirement in the Nordic region 2011



In total there are approximately five million seniors aged 50–64 in the Nordic region, representing around one fifth of the total population. There are also approximately three million older people aged 65–79. Of seniors aged 50–64, nearly 3.5 million are in work, which gives an employment rate of approximately 70%. Around 850,000 seniors aged 50–64 are out of work owing to a permanently reduced capacity for work as a result of permanently impaired health. This figure represents 17–18% of the entire age group. Around 400,000 seniors aged 61/62 to 64/65 have taken an early, flexible old age pension. They represent 16–17% of this age group. Around 400,000 seniors aged 50–64 in the Nordic region are unemployed/out of work. This is just less than 10% of the age group.

It is clear from this report that illness, declining health and (medical) disability form the basis for by far the biggest “exit route” from working life among seniors in their fifties and early sixties. Approximately 15–25% of all 50–59 year olds and approximately 20–30% of all 60–64 year olds also receive permanent, health-related social insurance benefits in one form or another. Drawing old age pension early on a flexible, voluntary basis is the other major exit route and happens mainly from around 62 years of age. In the 61–64 age cohorts approximately 40% took early, flexible old age pension in one form or another in Denmark and Finland in 2011. In Norway and Sweden in the order of 25–30% of the same age group took such a pension. The incidence is lower in Iceland because there is less entitlement to flexible pensions. Unemployment and a shortage of jobs and real job opportunities are the third main exit route from working life for seniors. The figures are lower in this case, reflecting the temporary nature of such schemes. But seniors who lose their jobs often

remain unemployed for a long time and some never return to work. Many people who draw their pension early have also experienced unemployment and a shortage of job opportunities combined with health problems.

Women quit working life for health reasons and via benefits in the case of illness or impaired health and capacity for work more frequently than men. Men retire more frequently via voluntary, flexible pension arrangements. This is related to the fact that today's "men seniors" have longer working lives and higher pension qualification overall than "women seniors". The men have greater freedom of choice. There are good grounds for looking at the "women profiles" in the pension reforms more closely.

There are a good many differences between such "exit routes" via various types of social insurance in the Nordic countries. There have been a number of extensive pension and social reforms, while others are still in progress, and this is giving rise to a number of interesting common features that we can learn from.²⁵

²⁵ See Chapter 4 and factsheet in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

6. What is being done? Policy, programmes and initiatives

Goals and strategies for a sustainable, ageing society

Maintaining a good balance of benefits and services between the generations in the long term is an important part of the economic and welfare policy of all the Nordic countries. Strategies aimed at maintaining and preferably increasing employment among seniors and getting more seniors to continue working for longer if they are fit enough are a key element in this policy. Some of these strategies also involve developing greater individual freedom of choice and more flexible solutions in the transition between work and retirement. Pension system reforms are central to such a strategy. *No* Nordic country now has a declared policy of pensioning seniors off early in order to help reduce youth unemployment, as happened to a certain extent in the economic crises around 1990.

Denmark has taken many steps to keep its public finances in order and boost production and employment. Among other things, it has implemented and is implementing reforms in its early retirement benefit scheme, welfare reform (2006), a Job Plan (2008), pensionable age reforms (2011) and, most recently, an “initiative package” aimed at improving opportunities for seniors to continue working (2012). *Finland* has also attached great importance to keeping the economy in order and boosting employment. The government (Katainen) set itself the concrete goal of increasing average working life by three years by 2020. The Ministry of Employment and the Economy produced an overall work and employment strategy, while the Ministry of Social Affairs and Health put forward a national ageing strategy (2008). *Iceland* suffered the biggest collapse in the economy, but looks like emerging well from the crisis. The country has a relatively young population and very high work participation among older people. Pensionable age is high, there is a long qualification period for a full pension and state pensions are relatively low. There is no explicit policy aimed at increasing employment and real retirement age in Iceland. Youth unemployment takes priority. In *Norway* unequivocal, high priority is given to achieving a good balance in the national economy and public economy in the short and long term. An active countercyclical policy in the short term is combined with a long-term stabilisation policy with the em-

phasis on sustainable welfare and balance between generations. Pension reforms and the Tripartite Cooperation on an Inclusive Working Life are important strategies and reforms. In *Sweden* there is a strong emphasis on achieving a good balance in the public budgets. Reforms in sickness and early retirement pensions have been aimed at reducing the “exodus” from working life via social insurance of this sort. It is also the government’s ambition for more seniors to work for longer, also beyond 65. The Pensionable Age Report (Pensionsåldersutredningen) presented extensive analyses regarding this question (SOU 2012:28), and proposals are also going to be made for strategies and initiatives aimed at increasing employment among seniors.

Labour market and working environment strategies

Labour market policy is largely directed at *the entire adult population* “at risk” in the Nordic countries. The measures are to a large extent common to all age groups, with efforts being made to adapt them to the individual’s problems and qualifications, irrespective of age. At the same time, priority is given to certain groups, such as young people, the long-term unemployed and immigrants. Seniors are often found among the long-term unemployed. In Denmark and Sweden there is now a trend towards more tailored solutions for and among seniors in addition to more general labour market initiatives. There are also some interesting differences between the countries when it comes to the organisation of competence initiatives and lifelong learning.²⁶ Age limits – the age at which people can be dismissed on the basis of age alone – are generally enshrined in working environment legislation and special statutes for particular occupational groups. Changes to age limits are now being discussed in the wake of pension reforms.

For the time being, *Denmark* has gone furthest in increasing or removing age limits. Changing governments have also produced various reforms and “action packages” in this field: Job Plan (2008) and the Labour Market Commission (2009). Extensive reforms have been made to the Early Retirement Benefit, Flex Job and Early Retirement Pension schemes, employment initiatives, rehabilitation, age limits and tax. The reforms aim to increase and extend work participation among seniors. In *Finland* there is a lot of emphasis on working environment issues and measures, not least with regard to ageing and older people. There does

²⁶ See Section 1.7 and Chapter 4 in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

not appear to be a corresponding senior perspective in labour market policy, but lifelong learning is an important and prioritised part of education and work policy. *Iceland*, as already mentioned, does not have any/many labour market initiatives that are specially targeted at seniors, but lifelong learning is an important part of the education system and many seniors participate in it. In *Norway* the Tripartite Cooperation on an Inclusive Working Life is the central strategy. Sub-objective 3 in the Inclusive Working Life Agreement is aimed at increasing the average retirement age. Retirement age rose during the 2000s, but has fallen slightly since 2009.²⁷ In *Sweden* the government has drawn up an action plan for working environment policy for the period 2010–2015. The aim is that the working environment should help stop exclusion and combat expulsion from the labour market. Various labour market initiatives have also been introduced, including the Employment Protection Act (*Lag om anställningsskydd*), with a view to helping older people continue working for longer.

Pension reforms and age limits

All the Nordic countries have implemented or are in the process of implementing extensive pension reforms. One important objective is to help increase the incentive for seniors to work, so that more continue in work for longer. At the same time, the way is being opened for greater individual freedom of choice with regard to retirement age and more flexible access to combining a part pension and part-time work. Several countries are also discussing or changing the age limits for when people can be dismissed because of their age.

In *Denmark* the previous government and two political parties signed an agreement on pensionable age reform. The aim is to increase the ages at which the old age pension and early retirement benefit can be drawn by five years by 2022/2023. Formal pensionable age is to be raised gradually from 65 to 67 between 2019 and 2022, with early retirement benefit age being raised from 60 to 62 between 2014 and 2017. Proposals have also been made with regard to reforming the early retirement pension and Flex Job scheme with a view to combating exclusion from working life. In *Finland* the pension system was reformed with effect from 2005. The reforms included the introduction of a more flexible pensionable age and life expectancy indexing of pension qualifica-

²⁷ See Chapter 3, Figure 3.3, in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

tion. In 2007 Iceland introduced extended entitlement to defer drawing a pension to after the pensionable age of 67 with a view to increasing pension qualification. A public pensions committee is working on preparing proposals for pension reform in 2013. *Norway* is carrying out extensive old age pension reform with gradual implementation from 2011. Life expectancy indexation of pension qualification, access to more flexible, but cost-neutral, pension drawing, and very liberal access to combining a pension and earnings are important elements. Adjustments and reforms are also been made to disability pension (early retirement pension in the case of poor health). *Sweden* has already reformed the general old age pension with gradual effect from 1999. Once again, the main elements are life expectancy indexation and more voluntary, flexible access to pension drawing based on cost neutrality. This provides incentives to work. Occupational pensions have been reformed and brought into line with the old age pension reform to a large extent.

Other social insurance reforms

Other parts of the social insurance system are also being reformed in several of the Nordic countries. The goal is to combat and reduce exclusion for reasons of health or long-term unemployment.

In *Denmark* the government recently (2012) proposed a comprehensive initiative package for “a good and long working life for all”. The prevention of physical and mental debilitation and better retention on the labour market are the two main elements in the initiative package. In *Finland* health and rehabilitation initiatives and reforms are at the centre of preventing and limiting expulsion from the labour market. A public committee has put forward proposals for changes in the social insurance system (2009). The goal is to improve incentives to work, combat poverty and improve the balance between generations. *Iceland* is prioritising the upgrading of homes and home-based health and care services with a view to improving quality of life among older people. *Norway* has reformed and simplified temporary income security during medical and work-related rehabilitation and limited access to the early retirement pension via unemployment benefit. *Sweden* has made several extensive changes to the social insurance system, mainly in the area of sickness insurance. Among other things, income security has been reduced slightly, while stricter controls and follow-up have been introduced for people on long-term sick leave, with directional guidelines for the duration of sickness absence.

Combating age discrimination, information and changing attitudes

All the Nordic countries have initiatives for combating discrimination, insecurity and prejudice linked to older workers in the form of legislation, information and attitude-changing work. Among other things, *Denmark* has implemented a campaign aimed at changing attitudes among seniors themselves, colleagues and employees. (“A few extra years make a big difference.”) *Finland* has put emphasis on combating age discrimination at work through several campaigns and initiatives. Age discrimination experienced by older people at work fell by 30% in the 2000s. *Iceland* has a tradition of including and valuing seniors and older people in the family, working life and organising work. In *Norway* a lot of information and attitude-changing work is being done as part of the Tripartite Cooperation on an Inclusive Working Life. The Centre for Senior Policy is an important player in this context. *Sweden* has outlawed age discrimination in working life and the Employment Protection Act offers a certain amount of protection against dismissal. Age discrimination generally happens in the context of recruitment and appointments.

7. What can we learn from our neighbours?

Labour market participation among seniors in the Nordic region is highest in Norway, followed by Sweden and Norway, and lowest in Denmark and Finland, see Figure 1.²⁸ What might the reasons be?

We will try to highlight some good examples that may provide inspiration and knowledge for others – in the Nordic region and beyond. They are based on the studies we conducted as part of the work on this report. We are concerned with what seems to have a beneficial impact on work participation among seniors. We have not made a systematic evaluation of the results and impact achieved.

Broad strategies – economic policy, work policy and welfare policy
Iceland and Norway appear to have the most explicit production – and work-oriented economic policy. It is extremely clear that high employment rates and welfare and inclusion for all are primary objectives of economic policy. In the other Nordic countries economic policy appears to be more oriented towards balancing public budgets, partly as a result of EU requirements and guidelines. Iceland has few early retirement pension schemes and relatively low pensions. Iceland also has a tradition of valuing and including seniors and older people. *Sweden* has traditionally had a high degree of protection for seniors and people in permanent employment. Sweden was also the first to introduce extensive pension reform with a view to stimulating higher employment rates, among other things. In *Denmark* changing governments have proposed and implemented, and are implementing, various major reform packages aimed at promoting participation and welfare for all. *Finland* has traditionally had a large number of early retirement pension schemes and a tradition of retiring early, also as part of labour market policy. It has long been working to turn this round, resulting in rising work participation among seniors, see Figure 1.1.

²⁸ See also Chapter 3 in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

Labour market and working environment strategies

In *Norway* the Tripartite Cooperation between the government and labour market parties on an Inclusive Working Life has had a good impact on employment among seniors. Sub-objective 3 of the cooperation is specifically aimed at getting more seniors to continue working for longer. The cooperation has given rise to a great deal of awareness and a large number of measures and initiatives centrally, in specific industries and, not least, in individual companies. The work on new pension reforms has presumably raised awareness too. In *Sweden* seniors and people in permanent employment seem to enjoy relatively good protection, partly thanks to the Employment Protection Act and a tradition of first in, first out. Has this been at the expense of young people, people with disabilities and immigrants at all? In *Denmark*, as previously mentioned, various large “packages” have been launched with a view to boosting work participation. Participation among seniors has not fallen during the crisis and has increased slightly among 60–64 year olds. Will the most recent initiative packages for young people, seniors and people with reduced capacity for work help to increase employment? *Finland* has been very committed to preventive and health-promoting working environment initiatives for many years. Is this an important explanation for the progress that has been made? Can the other Nordic countries learn anything from this?

Pension and other social insurance reforms

Sweden, as already mentioned, was the first country to make extensive and groundbreaking reforms in the pension system aimed at a better balance between generations, employment and financial security in old age. Many other pension reforms have taken the Swedish reforms as a model, including those in *Norway* and *Finland*. Recently, *Sweden* has also made extensive changes to sickness insurance with a view to reducing long-term sick leave and an exodus from working life, and this is bringing results. In *Denmark* the Flex Job scheme and the reforms to it have been a pioneering model for retention in working life. Work always has to be a realistic first choice ahead of early retirement, with options for combining part-time work with a part pension and the possibility of moving in and out of both. *Denmark* has also set the clearest targets for increasing general pensionable age. Pension reform in *Norway* since 2011 has presumably gone furthest in making it possible to choose and

combine pension and work from the age of 62 onwards. Provisional figures for 2011 show that a lot of people take their pension, but many continue working at the same time, surprisingly often part time.²⁹ In *Finland* it will be exciting to see what comes out of the follow-up on the “SATA Committee’s” proposals for reforming the social insurance system with a view to promoting employment and inclusion. The same applies to the outcome of the planned pension reform in *Iceland*. It will be important to evaluate the impact of these pension reforms thoroughly, preferably from a comparative Nordic perspective too.

Information, changing attitudes, anti-discrimination

Sweden has very clear rules on age discrimination and job protection, as well as other protection for older workers. In *Finland* and *Denmark* a lot of good information and attitude-changing work is being done – in individual companies and workplaces. One of Denmark’s campaigns, “A few extra years make a big difference”, is a good example. In *Norway* the Centre for Senior Policy, together with the information and attitude-changing work it does in collaboration with the labour market parties and the authorities, is an example of good practice.

Table 1. Indicator panel – Seniors in the Nordic region. Employment, retirement and pensions, 2010/2011

	Denmark	Finland	Iceland	Norway	Sweden
General age limit	70 yrs	68 yrs	70 yrs	70 yrs	67 yrs
General pensionable age	65 yrs ¹	65 yrs	67 yrs	67 yrs	65 yrs ²
Flexibel pensionable age	60 yrs and over ³	63 yrs and older ⁴	67 yrs and over	62–75 yrs	61 yrs and over
Retirement age	62.3	62.4	64.5	63.5	64.4
Employment rate %					
Men	63.8	56.8	82.0	72.9	75.7
Women	55.7	57.2	76.3	66.1	68.9
M + W	59.5	57.0	79.3	69.6	72.3
No of yrs worked					
Men	41.1	37.4	46.4	40.6	41.6
Women	37.8	36.2	42.7	38.1	38.5
M + W	39.5	36.8	44.6	39.5	40.1

Sources: Eurostat, national sources/ministries (rules) and own analysis (NVC).

¹ State pension is gradually rising to 67 for people born after 1953

² There is no formal pensionable age in the general pension system.

³ Pension payment age basically follows state pension age and is therefore rising gradually to 64.

⁴ From 2013.

²⁹ See Chapter 4 in the main report, *Det dreier seg om helse og arbeidsglede* (2013).

Definitions and explanations

- *Employment rate (%)*.
Number of persons in work aged 55–64 as a percentage of the total population in the age group. See Figure 1 and Figure 3.3.
- *General age limit*.
Age from which a person can be dismissed purely based on age.
- *General pensionable age*.
Age from which all citizens are entitled to draw a general old age pension, irrespective of previous pension qualification.
- *Flexible pensionable age*.
The age range that can opt to draw a general old age pension provided they have earned sufficient pension entitlement.
- *Retirement age*.
Average age at which persons aged 50–70 retire from working life assuming that they were in work at 50. See Figure 3.4.
- *No. of yrs worked*.
Average number of years persons aged 15/16 and over spend in work during their lives.

8. Sammendrag

- En samlet politikk for flere i arbeid er avgjørende for bærekraftig velferd.
- Brede strategier og løsninger er nødvendig.
- Seniorpolitikken bør satse mer og tidligere på helse og arbeidsmiljø.
- Både universelle og målrettede løsninger er nødvendig.
- Det må satses på mangfold i arbeidsstyrken!
- Det må satses på seniorer som ressurser og på livslang læring!
- Lær av naboen – av gode seniorpolitiske eksempler i de nordiske land.
- Det må settes i gang en komparativ evaluering av pensjonsreformene i Norden.

Dette er åtte konkrete tilrådinger i rapporten *Det dreier seg om helse og arbeidsglede. Om seniorer, arbeid og pensjonering i Norden*. Rapporten er utført ved Nordens Välfärdscenter (NVC) på oppdrag fra Nordisk ministerråd (NMR).

Med seniorer mener vi her personer i alderen 50–64 år, men vi ser også på eldre i alderen 65–70 år.

En bakgrunn for å studere hva som nå skjer med seniorer i arbeidslivet er den globale økonomikrisen som satte inn høsten 2008. Ved den forrige store konjunkturedgangen rundt 1990 søkte man til dels å "løse" noe av den generelle arbeidsløsheten ved å trekke mange seniorer ut av arbeidslivet, blant annet for å gi bedre plass til yngre personer. Dette hadde man dårlige erfaringer med, og det har man søkt å unngå denne gangen. Tvert om har man isteden over lengre tid forsøkt å øke seniorers deltakelse i arbeidslivet. Aldringen i befolkningen er en viktig grunn til dette.

Gjennomgangen i denne rapporten bekrefter at man denne gangen isteden lyktes ganske bra med å opprettholde og heller øke seniorenas deltakelse i arbeidslivet i Norden: Deltakelsen blant seniorer i de nordiske landene er relativt høy, og den har vært nokså stabil og for det meste svakt tiltakende i hele tiåret 2001–2011/2012. Det er samtidig visse forskjeller mellom de nordiske landene: Deltakelsen i arbeidslivet blant seniorenas er høyest på Island, der cirka åtte av ti seniorer i alderen 55–64 år er i arbeid (2011); i Sverige og Norge er cirka sju av ti seniorer i arbeid og i Danmark og Finland cirka seks av ti seniorer i arbeid. Se-

niordeltakelsen har økt mest i Finland. I EU-27 er i gjennomsnitt cirka fem av ti seniorer (55–64 år) i arbeid.

Den gjennomsnittlige avgangs- eller pensjoneringsalderen er også tilsvarende ganske høy og svakt stigende i Norden – i år 2011 cirka 62,5 år for en yrkesaktiv 50-åring i Danmark og Finland og cirka 64,5 år tilsvarende i Island og Sverige og cirka 63,5 år i Norge.

I litteratur og forskning om seniorer, arbeid og pensjonering skilles det i hovedsak mellom følgende typer årsaker og drivkrefter bak tidlig eller sen pensjonering, respektive kortere eller lengre arbeidsliv:

- Utstøting fra arbeidslivet ("push").
- Tiltrekning til pensjon ("pull").
- Tiltrekning til alternativ virksomhet ("jump").
- Tilknytning til jobben ("stay").
- Fastlåsing i jobben ("stuck").

I rapporten gjennomgås en del aktuell nordisk forskning som bekrefter og utdyper dette.

I tråd med disse drivkreftene kartlegges seniorennes hovedveier ut av arbeidslivet i de nordiske landene. Disse hovedveiene deles i rapporten inn i slike som har å gjøre med henholdsvis:

- Selvvalgt og fleksibel alderspensjonering ("fritidsveien").
- Helse/uførhet ("uhelseveien").
- Arbeidsløshet/omstilling/arbeidsmiljø ("utstøtingsveien").
- Aldersgrenser og andre stengsler ("stengselsveien").

Av i alt cirka fem millioner seniorer i alderen 50–64 år i Norden er nærmere 3,5 millioner (cirka 70 %) i arbeid, mens cirka 850 000 (17–18 %) har gått ut av arbeidslivet på grunn av nedsatt arbeidsevne som følge av varig nedsatt helse. Om lag 400 000 seniorer mellom 60–64 år har selv tatt ut tidlig og fleksibel alderspensjon. Dette utgjør cirka 16–17 % av denne aldersgruppen. Om lag 400 000 seniorer i alderen 50–64 år er arbeidsløse eller inaktive på arbeidsmarkedet. De utgjør cirka ti % av denne aldersgruppen. En god del eldre mellom 65–69 år er dessuten fortsatt i jobb.

Det framgår av rapporten at nedsatt arbeidsevne på grunn av varig helsesvikt er den store utfartsveien fra arbeidslivet blant seniorer i alderen 50–64 år, etterfulgt av fleksibel pensjonering («fritidsveien») og arbeidsløshet og arbeidsmiljø («utstøtingsveien»). En god del slutter også av familiære grunner, gjerne når maken pensjoneres. Formelle og uformelle stengsler og aldersdiskriminering er også viktige årsaker. Mange seniorer

opplever også gode og stimulerende arbeidsplasser med godt miljø og god tilrettelegging. Da fortsetter de ofte lenge i arbeid.

Et slikt hovedmønster bekreftes også gjennom intervju- og arbeidsmiljøundersøkelser og annen forskning, som det refereres til i rapporten.

Det er viktig at seniorpolitikken tar konkret utgangspunkt i slike drivkrefter og utfartsmønstre som her er kartlagt og at dette tilpasses konkret i den enkelte virksomhet.

Seniorene har denne gangen ikke måttet vike for yngre arbeidstakere som følge av den aktuelle krisen. Tvert om er det klare tegn på at det denne gangen i større grad er ungdommen som rammes i flere av landene, også i Norden. Det er over tid utviklet en rekke typer seniorpolitiske satsinger og reformer:

- Økonomisk stabiliseringspolitikk med både et kortsiktig og langsiktig perspektiv.
- Aktive arbeidsmarkedstiltak rettet mot hele den voksne befolkningen i risiko for ledighet.
- Pensjonsreformer og aldersgrenser.
- Reformen i andre sosialforsikringer (syke- og uføretrygd og rehabilitering).
- Informasjon, holdningspåvirkning, anti-diskriminering.

Mye av seniorpolitikken er først og fremst orientert mot seniorer i første halvdel av 60-årene. Det dreier seg da gjerne om arbeidstid, fritid, lønn og pensjon. I noen grad handler det også om helsemessig forebygging og tilrettelegging, men dette er mindre utbredt. Det framgår også at mye av innsatsen er nokså likt utformet, både mellom bedrifter, næringer, yrker og individer. En "one-size-fits-all"-tilnærming – til tross for at det er store variasjoner og forskjeller mellom individer, jobber og virksomheter. Mye av innsatsen kan dessuten synes å ha liten effekt, men seniorene setter imidlertid ofte pris på innsatsen, særlig dersom den gir uttrykk for at de er ønsket og verdsatt.

Noen hovedkonklusjoner og røde tråder i rapporten er derfor at det bør satses mer og tidligere på *forebyggende og tilretteleggende arbeidsmiljø* for å forebygge og begrense «uhelse-utfartsveien». Likeledes at seniorpolitiske tiltak må innrettes mer målrettet og bedre tilpasset produksjons- og arbeidsforholdene og arbeidsstokken i den enkelte typen virksomhet og være mer situasjonsbestemt og tilpasset den enkelte medarbeider.

Folk er forskjellige, og det gjelder ikke minst som seniorer. Det avgjørende for at flere seniorer kan og vil fortsette flere år er helsen, arbeids-

oppgavene og arbeidsmiljøet samt at de blir sett, brukt og verdsatt! God ledelse og framtidens vinnere satser derfor på mangfold og livsløpsreflektert personalforvaltning.

Denne rapporten er den tredje fra "Arbeidsinkluderingsprosjektet" ved NVC/NMR. De to andre rapportene er "Ungdom på kanten – om inkludering av utsatte ungdommer" (TemaNord 2012:004 og 005) og "Et arbeidsmarked for alle? En dokumentanalyse av de nordiske landenes jobbstrategier for personer med funksjonsnedsettelse" (TemaNord 2012:551). Det vil også bli publisert et kort sammendrag av alle de tre rapportene "Å skape et inkluderende arbeidsmarked. Om inkludering av unge, funksjonsnedsatte og seniorer i Norden (et sammendrag)" (TemaNord2013: 537).

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A matter of health and job satisfaction

Seniors, work and retirement in the Nordic region (Summary)

In all the Nordic countries there is a declared policy of increasing work participation among seniors. The most important reason comes from a more long-term population, generation and welfare perspective: gradually, as more and more older people live longer, it is becoming increasingly expensive for younger age groups to finance and maintain relatively generous welfare schemes.

The report A matter of health and job satisfaction compares and analyses the situation of seniors on the labour market in the Nordic countries as well as pension and social insurance systems. Seven in ten seniors aged 50–64 are in work, while three in ten have either retired early or are on the way out of working life. Impaired health and capacity for work represent the most important “exit route”, followed by voluntary, flexible pensions, unemployment and working environment. Other causes include formal and informal barriers and age discrimination.

People are different, seniors not least. Health, duties and working environment are crucial to more seniors being able and wanting to work for longer, in addition to which they want to be seen, made use of and appreciated!

