Creating an inclusive labour market

High participation in the labour market is the cornerstone of Nordic welfare and high living standards. In all the Nordic countries, the goal is that as many as possible can participate in employment. Work provides identity and contributes to economic independence, participation and social inclusion.

In spite of great ambitions and achievements not all are doing equally well on the labour market in the Nordic countries. A large number of young people drop out of upper secondary education, and hence, many have trouble entering the labour market. People with disabilities have trouble getting work and many senior citizens leave the labour market early.

The Nordic Labour Market Inclusion project looks into what is being done and what has been achieved in the Nordic countries in order to include these groups. The project stresses, among other things, that the implemented measures have to be twofold: individually adapted as well as universal solutions.
Creating an inclusive labour market

Inclusion of youths, people with disabilities and seniors (a summary)

*Bjørn Halvorsen, Ole-Johnny Hansen, Jenny Tägtström and Ragna Flø*
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Preface from the Nordic Centre for Welfare and Social Issues

High labour market participation is the cornerstone of Nordic welfare and our high living standards. The labour force is our most important asset, and, in all the Nordic countries, the ambition is that as many people as possible can participate in employment. Work provides identity and contributes to economic independence, participation and social inclusion. It gives the individual an opportunity to develop and use his/her abilities.

Much is right with Nordic welfare, but there are warning signs. A large number of young people drop out of school education, and, as a result, many have difficulty in entering the labour market. People with disabilities have trouble getting work and seniors leave employment prematurely.

The Nordic Labour Market Inclusion project looks into what is being done and what has been achieved in the Nordic countries in order to include these groups in the labour market. The project stresses, among other things, that the implemented measures should be twofold: individually adapted solutions and universal solutions – regardless of whether it is about young people, people with disabilities or senior citizens.

Common to the project’s policy recommendations is the developing and strengthening of Nordic work for increased inclusion in the labour market. Experiments that are carried out, and methods that are developed in one of the Nordic countries, may be of interest and have transfer value to the neighbour.

Nordic Centre for Welfare and Social Issues, Stockholm April 2013

Ewa Persson Göransson
Director of the Nordic Centre for Welfare and Social Issues
Creating an inclusive Nordic labor market
Introduction

The project Nordic Labour Market Inclusion has surveyed and analysed what the Nordic countries are doing and achieving in the effort to include disadvantaged groups in the labour market. The project has had three sub-projects:

- Youth, with the report “Young people on the edge. Labour market inclusion of vulnerable youths.” ¹
- Disabled people, with the report "A labour market for all? A documentary analysis of job strategies in the Nordic countries for people with disabilities."²
- Senior citizens, with the report “A matter of health and job satisfaction. Seniors, work and retirement in the Nordic region.”³

Nordic Labour Market Inclusion is a part of “The Globalisation Initiative – Welfare and Health” of the Nordic Council of Ministers. The program has been embedded in the Nordic Committee on Health & Social Affairs (EK-S), and with the Nordic Committee of Senior Officials for Labour (EK-A) and Nordic Committee of Senior Officials for Education & Research (EK-U) as the main stakeholders. A reference group has been linked to the project with participants from each of the Nordic countries plus one person from EK-A and a contact person from the Secretariat to the Nordic Council of Ministers.

Labour is our most important resource and in all the Nordic countries, the overall aim is that as many people as possible can participate in the labour market. Work provides an identity and contributes to financial independence, participation and social inclusion. It gives the individual an opportunity to develop and use his abilities. There are substantial differences

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³ The Nordic Council of Ministers, Nord 2013: 519.
in living standards between those who work and those who have little or no connection to the labour market.

Globalization and reorganization in industries in the Nordic countries provides considerable benefits in terms of increased production, higher productivity and greater material wealth. At the same time we see that, among others, young people, people with disabilities and senior citizens, may have difficulty getting into the labour market or in retaining employment. The same applies to people with immigrant backgrounds. *Nordic Labour Market Inclusion* examines what is being done and accomplished in the Nordic countries with regard to the inclusion of young people, people with disabilities and senior citizens in the labour market, for instance on basis of the global economic crisis that began in autumn 2008.

This booklet provides a brief summary of the three reports in the project.
Creating an inclusive Nordic labor market
Youth unemployment is high and persistent in many of the Nordic countries, especially in Sweden and Finland where there is youth unemployment of between 20–25%. In the other countries, unemployment is lower, but, also there, unemployment is considerably higher than in the population as a whole.

The program documents that between 6 to 8 out of 10 young people complete upper secondary education within 5 years. Thus, quite many young people do not complete their studies. Some do complete at a later stage via adult education. Many people who do not complete upper secondary education have a disadvantage in the labour market.

The program states that between 5 and 10% of the group of young people are at a great risk of dropping out of school and employment, and that roughly 2 to 3% are already outside. There is a risk that large numbers of the group of young people will be left standing outside employment and participation in society at the entrance to adulthood, and perhaps for considerable periods of their adult lives. This applies especially in contexts of permanent social exclusion which is allowed to be permanent. See the attached figure and table.

Among young people who fall out of the system, there are many with immigrant backgrounds, health and/or social problems or family and environmental problems and, in some cases, substance abuse problems and/or criminality. The trend is the same in all the Nordic countries.

The program looks at what is being done to counteract youth unemployment and what promotes the inclusion of young people in education and employment. The target group is young people aged 15–24.
Conclusions and recommendations

- Avoid creating “a lost generation” in the labour market and society.
- Do not let young people on the verge of school exclusion, or at risk of labour market exclusion, be allowed to stay out.
- Ensure higher rates of achievement and less drop-out from upper secondary school/high school.
- Systematic research activities in order to develop and improve services and ways of working.
- Increased attention and effort towards work and businesses.
- Increased knowledge about results and effects of programs and measures.
- Develop Nordic cooperation on labour inclusion policies.

An active labour market policy with a good balance between universal and targeted measures

Labour market measures were intensified sharply in all the Nordic countries in 2009 and 2010, and have been continued in 2011. A wide range of actions and measures have been set out. This is characteristic of the active labour market policy in the Nordic countries. Measures to combat youth unemployment have to be about more than general and short-term economic measures. More emphasis must be placed on greater efforts against structural unemployment and inclusion of disadvantaged people in the labour market. In Denmark and Iceland, we find a goal-oriented strategy. Norway has a more universal strategy, and Finland and Sweden lie in between. It is important to have both universal and more targeted measures.

1.1 Coordinated measures

Young people who are struggling must be reached early and get fast help. Many have complex problems and needs and require a coordinated effort from school, social and health services and employment services. We should listen to young people themselves and involve them and their families and environment actively in the process. It is important to support the difficult transition from elementary school to upper secondary school, from upper secondary school to work/learning practice/work placement practice or studies, and from studies to employment. In particular, one
must find a good “match” between the young person’s wishes and the needs, expectations and requirements of the labour market.

Many of the good efforts and results cut across traditional political, administrative and academic areas. A coordinated effort, through respectively labour market incentives, education and social and health services, is important. In the same way, good cooperation and good labour market support must be emphasized. However, Nordic cooperation is mostly organized and anchored in traditional areas: labour market policies, educational policies, health policies and social policies.

**Occupational and vocational education should be strengthened and better anchored to the labour market**

Lack of apprenticeships is a problem. Small and large businesses should receive support and help to take in apprentices, and in that respect cooperate with upper secondary school (high school).

An overall picture, coordination, own responsibility and own involvement, as well as individual and permanent supervision and follow-up, appear to be the key elements for successful “travel towards adult life” for young people with multiple needs and problems.

**Systematic experimentation and experience bank**

In all the Nordic countries, there is experimentation with new approaches and methodologies to include young people in school and work. The projects are run by skilled and dedicated professionals. Often, the experiments do not end up in permanent solutions and services. They rarely become a part of an overall strategy to develop policies, services, tools, methods and expertise. We see that there is a need for a more coordinated and systematic approach and strategy to develop, implement and disseminate research activities. This applies both at the national and Nordic level. Better documentation in the form of research-based evaluation and documentation of results and effects is necessary. It will provide better transfer and learning value to others.

The Nordic Centre on Welfare and Social Issues (NVC) recommends the establishment of a Nordic, web-based “idea and experience bank” for “good
practice"-examples and evaluated pilot projects for the inclusion of young people in education and employment in the Nordic countries.

**More focus on employment and businesses**

A lot of the effort and instruments in labour market policies is aimed at individuals, that is, students and job-seekers – in other words, the supply side of the labour market. Less measures and instruments are oriented towards the demand side of the labour market, that is, the businesses, employers and HR managers. It is important to “match” supply and demand – individually, as well as at the societal level.

Employers must be made secure with regard to avoiding losses when accepting youth who are struggling. Today, there is uncertainty, ignorance and fear of extra work. Trial employment, trainee-schemes and temporary appointments, etc., can be measures to facilitate the entrance to the labour market.

Wage subsidies, tax relief or direct financial support to businesses, when testing or hiring apprentices and people with reduced working capacity may be one way to go.

NVC recommends the Nordic countries to:

- Set specific goals for completion rates in school, for transition to work, labour market participation and youth unemployment among e.g. the age groups 16–19 and 20–24.
- Develop better and more comparable statistics on the implementation of programs, measures and efforts with regard to labour market inclusion of vulnerable groups.
- Develop and use good performance indicators as part of the implementation, outcome, follow-up and development of inclusion policies.
- Consider promoting more comparative (Nordic) evaluation research in this area.

This can be a basis for better services and more effective use of resources to include more young people in school and employment and to counteract permanent social exclusion of young people.
Develop Nordic cooperation on labour market inclusion policies

A better foundation of knowledge is important in order to implement the policy in a good way, learn from the experiences and the results, so as to develop policy further. It is useful to have a comparative Nordic perspective. It is also appropriate to adapt this to the research and development going on in the area through the OECD and the EU. It could be a Nordic aim to contribute to the further development of these policy areas towards a more coordinated and comprehensive labour, educational and social policy in the Nordic countries.

1.2 Policies and practices

The report reviews current political efforts in the period 2005–2010 to maintain labour force participation and to combat increased unemployment rates. The material is based on a systematic survey in each of the Nordic countries. All of the countries have both general instruments (actions) aimed at the population as a whole (including young people), and also more targeted measures specially aimed at young people. The allocation of resources and the content is slightly different between countries.

The overall economic policy, and the overall active labour market policy, is of great significance; in addition to the measures towards young unemployed people in general, and for disadvantaged youth in particular. It is not easy to tell what a good mix ratio is, but it seems to be important to have a deliberate and thoughtful mix of both more general measures and more targeted measures.

Denmark has gradually implemented comprehensive structural reforms concerning the organization of public labour market and welfare services: Coordinated “job centres” in the municipalities (“one-stop-shops”), flexibility and increased combination options between work and benefits (“flexicurity”), and relatively liberal rules for hiring, firing and temporary jobs (“easy to hire – easy to fire”). The measures towards young people have been given priority in an extensive “Employment strategy for young people”. Early intervention is emphasized, close monitoring and reciprocal demands and expectations between the young pe-
son and the job centre. Education and labour market inclusion, through vocational and “practice packages”, have also been prioritized, and these have been strengthened during the crisis. The new government in Denmark, in autumn 2011, has further strengthened the youth educational programs as part of combating youth unemployment.

*Finland* has put extensive focus on upper secondary schools, mainly within general education programs, but gradually more through the programs “vocational start” and “apprenticeship training” (apprentices), e.g. through a series of workshops. In several of these areas, good and promising results have been obtained. The societal guarantee for young people provides a guarantee of actions, in case of unemployment, after three months, and by wage subsidies through the “Sanssi card”. Youth unemployment has been high for several years, but the growth in the unemployment rate may appear to have come to a halt. Finland has, however, still many young people “outside” (close to 10% NEET, Not in Employment, Education or Training), and many young people on social welfare (approximately 11%), even though the number has been going down in recent years.

*Iceland* has traditionally had high employment and low unemployment in the population as a whole, as well as among young people, but with high drop-out rates in upper secondary schools. Earlier, people were still able to get a job, even if they had not completed their education. At the same time, Iceland is the Nordic country that was worst hit by the economic collapse in autumn 2008, which also led to a job crisis in Iceland. Strong measures have been taken, aimed at the young, for instance through the program “Youth to Action” ("Ungt fólk til athafna"). Early intervention, advice, guidance and education have been key elements. A good number of local actions and programs have been implemented during the crisis. The growth in youth unemployment can currently seem to have stopped, but it remains high (2011).

*Norway* has for several years focused on extensive organizational and structural reforms and – measures: Partnership agreements for a more inclusive labour market (IWL-agreement), reforms of the Norwegian Labour and Welfare Administration (NAV), have all had the purpose of including more people in the labour market. Systematic individual evaluation (“assessment of working capacity”) and a follow-up is a key new tool
at NAV-offices. This applies especially to people with reduced working capacity. Norway also has a guaranteed access to measures and a follow-up guarantee for young unemployed people in the age group 20–24, a guarantee of labour market measures for young people below 20 years of age who are without school or work, and a national strategy plan for employment and mental health. In addition, a “Qualification Program” has been introduced for people with reduced working capacity, often young people, who are far from a job and who need extensive support and follow-up to get one. “New GIV – New possibilites” (Ny GIV) is a new and wide-ranging program of cooperation efforts to prevent and combat school drop-out (2011). In Norway, however, it seems that the general economic policy and the general active labour market policy may have had the greatest impact.

In Sweden, the “Youth Guarantee” (“Jobbgarantin för ungdomar”) is the most important measure against youth unemployment. It is a comprehensive measure aimed at individual assessment, counselling, work practice, training and education. The results are quite good. Young people are also covered by more general labour market measures (“New start job program”, “Step-in job program”) and other general programs, when wage subsidies often are an important element. There have been, among other things, implemented reduced employer fees in order to stimulate employment among young people. Moreover, restaurant VAT was lowered, partly to stimulate to more jobs for young people in that industry. From autumn 2011, reforms were implemented in primary school and upper secondary school, in order to increase school completion and improve vocational education. In addition, more targeted programs are oriented towards limited groups with special challenges and needs. Youth unemployment is still high with a risk of becoming permanent.
1.3 Examples of best practices in the Nordic countries

Young People on the Edge discusses experiences of selected pilot projects and examples of best practices in the Nordic countries. What do those who succeed do with regard to including young people who are out of school and work? Or, maybe rather try to prevent this happening? The report is based on a selected collection of examples that are discussed further in a booklet from the Nordic Centre for Welfare and Social Issues, titled “Inspiration för inkludering” (“Inspiration for inclusion”) (2011). For example:

- Youth workshops/production schools and similar with training and practice.
- Help and clarification of educational and vocational choices, and personal “coaching” or mentoring with adult occupational role models.
- Cross-sectoral and interdisciplinary collaborative solutions between, for instance, school, working life, labour market services and, possibly, health and social services.
- Individual “matching activities” between the young people’s wishes and plans and opportunities of the local labour market. Real involvement of the young people themselves.

Framework conditions and recommendations which, from experience, are important for good implementation of practice tests:

- Careful mapping of the young person’s history and competencies.
- The young person’s own participation, particularly in their own action plan. Listening to and taking young people seriously.
- Strong individual support and follow-up of adults with skills that clearly show that they care, who set limits, are supportive and encourage mastery.
- Adults who have expertise in counselling.

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See www.nordicwelfare.org/arbetsinkludering/
• Flexibility with regard to solutions that are tailored to individual needs, preferably through school and working practice in collaboration and combination.

• Frequent communication about specific solution strategies.

• Adults in the system with a good overview of businesses and possible jobs. Cooperation between school, working life, family and municipality.

• Frequent communication with parents and support for parents.

• Systematic evaluation of the implementation and results, preferably with comparable options or control groups.

It may be useful to gather, systematize, compile and inform about good practice examples and projects so that others can be inspired and learn from it. This applies both at the national and Nordic level. NVC recommends the establishment of a joint Nordic web-based “experience bank” for such projects. We refer to the NVC website and the booklet “Inspiration för inkludering” (“Inspiration for inclusion”) (NVC 2011).

NVC recommends the development of systematic work with good examples of practice and experimentation with instruments (actions), programs and work practices, as a basis for developing services, working methods and experience-based expertise in the Nordic countries. It is then a big advantage if several such experiments can be conducted in such a way that they can refer to proven results and effects. This is important to enable them to have the best possible transfer value to others. Such evaluations should also be included in a Nordic “experience bank”, as mentioned above. This would also fit well in with the EU’s “open method of coordination”, with emphasis on the systematic practice experience through “peer reviews”.

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1.4 What has been achieved?

All the Nordic countries have both strengthened and introduced special measures against unemployment in general and have given priority to young people. There are both similarities and differences in terms of extent and the types of efforts that have been made. These are reviewed in detail in the report “Unge på kanten” (“Young People on the edge”).

The activation initiatives for young people have been strengthened with a wide range of programs and instruments in Denmark. In Iceland, the labour market initiatives have also been sharply intensified during the crisis; both aimed at all unemployed people and, not least, young people. The range of tools and measures is narrower than in Denmark. Workplace anchored guidance and qualification measures and education measures dominate both in Denmark and Iceland; for instance through the “production schools”. In Denmark, youth unemployment continued to increase in 2010 and 2011 – in spite of efforts. New strengthening measures for young people have therefore been set in 2011 and in 2012.

In Finland and Sweden, labour market initiatives aimed at young people have also been sharply intensified. The increase is smaller in Norway; on the basis of an improved labour market situation and slightly more emphasis on more work-oriented economic policies. In Finland and Sweden, substantial resources have been devoted to wage subsidies as a means to increase corporate demand for, among other things, young unemployed people. This may seem effective in more targeted programs, and as part of the overall “package deals” with individual follow-up, such as e.g. the “Sanssi card” in Finland. There has also been invested heavily in providing educational programs, particularly vocational education.

More young people than ever before have been participating for a long time in labour market initiatives in the (crisis) years 2008–2010. This is especially the case in Iceland and Sweden. In Denmark, many young people undergo relatively short activation periods; to a certain degree in Norway also. The longer one is part of special measures, in most cases, the lower the likelihood of getting a job. In the case of educational programs, it may be vice versa: more permanent measures can have larger and more long-term effect, especially in a recession.
The outcome or the results of the measures are studied, preferably by the number of how many people get a job after completed measures/actions/programs. The overall picture is that about 40–50% of young people (20–24 years) get a job after completed labour market initiatives through the public employment service. Some also go to (continuing) education, while others go to other support systems. The transition rate to work varies over time and between different types of measures and programs in each country. Transition rates to employment have become markedly lower during the crisis years of 2009–2010 than in the more favourable years prior to this.

What kinds of measures or efforts give the best results? Or the best effect in relation to the effort? Consideration must be taken to characteristics and differences among people who participate in various types of measures or who do not (selection). The report therefore concludes with a discussion of the issues of performance measurement, and the effects of different types of programs and measures. The conclusion is that there must be much to be gained by developing and using more systematic knowledge. NVC therefore recommends the development and start-up of a more systematic evaluation of implemented efforts and measures – both at the national and Nordic level.

1.5 What can we learn from the neighbour?

The report highlights some examples of strategies, measures and programs in each of the Nordic countries, for inspiration and learning from each other.

*Denmark* has a comprehensive and intensive youth policy, and youth initiatives with measures aimed at young people outside of school and work, production schools and in primary vocational education. The measures have been sharply stepped up during the crisis, and the inclusion of young people has been a top priority. It has yielded results, but somewhat fewer young people have come into employment by measures implemented in 2009–2010 than before. Youth unemployment has increased again in 2010–2011, and the measures have therefore been further strengthened. There is no overall “youth guarantee” for the provision
of assistance and activities for long-term unemployed, but quick intervention, early and close monitoring, rapid action, a completed “right-and-duty-ideology” and flexible forms of employment (“flexicurity” – “easy to hire, easy to fire”). There is focus on early and active measures, and education is the top priority for young people who have no education and are in public care. The road to jobs should preferably go through education, but some may need to come out into practice before they can see the meaning in getting an education. Much of the effort is through the workplace. This contributes to a stable foundation. Means and methods of employment services and inclusion are developed through systematic experimentation with control groups and evaluation organized by the National Labour Market Authority.

In Finland, there are relatively high completion rates and good performance in school, but nonetheless many young people are educated to unemployment. Unemployment among young people is high in both vocational training and among young academics. Quite a lot of educational measures in upper secondary schools seems to be aimed at vocational training, and vocational education may seem quite practice oriented. Labour market initiatives aimed at young people mostly consist of general guidance and placement services and job training. For more disadvantaged young people, a lot of the labour market initiatives take place in sheltered employment schemes and rehabilitation services. The question is whether it gives good results with respect to the transition to work and a foothold in the labour market? The experiences, with outreach work aimed at young drop-outs, are good.\(^5\)

Iceland has traditionally had very high labour force participation and low unemployment, but a strong and rapid change was necessary as a result of the financial crisis of 2008. It may appear that we, to a high degree, have seen Denmark as a model, and have been quick to step up new measures, such as production schools and the like. Vocational courses, and other educational initiatives, have greatly increased in extent and im-

\(^5\) Pekka Myrskylä’s surveys of “Unga utanför” (“Young people outside”), Ministry of Employment and the Economy publications 12/2011 www.tem.fi/julkaisut
portance. More young people spend more time in special measures than previously. The proportion who, so far, are in work after implemented efforts is fairly low – approximately 30% found work in 2009. What happens to those who are not in work or work-related education? It could be a challenge for Iceland to find out of this and implement good measures. What is being done to address high drop-out rates in schools? Iceland may have something to teach about powerful restructuring, innovation, creativity, flexibility, unconventional solutions and measures.

In Norway, it appears that it is the general economic policy and the general, active labour market policy that are the main factors behind the relatively low unemployment rate. Young people, long-term unemployed people and immigrants are priority groups within the overall initiative. Individual assessment of working capacity, and close monitoring, for those who need it, is central to the methodology. “The youth guarantee” do not show particularly good results, viewed in isolation. The new and more targeted “Qualification program”, aimed at people in need of extra support and follow-up in order to get into work, however, shows quite promising results. A nationwide project, “New GIV”, was started in 2011, under the auspices of the Ministry of Education and Research, to prevent and reduce drop-out in upper secondary schools. Early prevention and inclusion policies in kindergarten and primary school are also important in Norway. There are also various targeted and limited inclusion projects under the auspices of the Ministry of Children, Equality and Social Inclusion. A challenge seems to be lack of systematic evaluation and implementation of successful projects to national policies and measures.

In Sweden, it seems that the large youth unemployment, for a long time, was a theme with relatively small focus politically, in spite of high youth unemployment for many years. Much of the discussion on youth unemployment was about statistics and what data this contained about unemployed students in the Labour Force Survey (LFS). Youth initiatives, however, have been stepped up sharply during the financial crisis, but many spend more time on measures, and fewer are getting work after completing the measures (actions). A lot of measures under “The Job Guarantee for Youth”, nevertheless, provide pretty good results. There has been much emphasis on tax deductions and other forms of wage subsi-
dies. The more targeted parts of this seem to contribute to good results, while more general tax cuts can seem to provide less employment effect.

In 2011, there was launched a new education policy initiative through “the Upper Secondary School Reform 2011” in Sweden, in part to prevent and reduce drop-out in upper secondary school. The reform also includes vocational education. The Swedish National Board for Youth Affairs takes the initiative – and systematizes and disseminates experiences and evaluation of knowledge from many research and development projects. There are also good evaluations of measures, not least through the IFAU.⁶

**Sources and references**
For sources and references, see the main report *Young people on the edge. Labour market inclusion of vulnerable youths.*

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⁶ Institute for Evaluation of Labour Market and Education Policy (IFAU) www.ifau.se
1.6 Figure and table attachment – Young people on the edge

*High youth unemployment and a marked increase!*

![Graph](image)


Source: Eurostat Labour Force Surveys: Unemployment rates by sex, age and nationality (%) [lfsa_urgan]
Most young people in the Nordic countries complete upper secondary school, but there are also quite a few who don’t!


<table>
<thead>
<tr>
<th>Youth on the edge of the labour market in the Nordic countries 2008/2009 (% of cohorts)</th>
<th>Denmark</th>
<th>Finland</th>
<th>Iceland</th>
<th>Norway</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term unemployed (&gt; 1 year), % of unemployed young people (15-24 years)</td>
<td>4</td>
<td>4.5</td>
<td>3.25</td>
<td>2</td>
<td>4.25</td>
</tr>
<tr>
<td>Young people (20-24 years) who have not completed/passed Upper secondary school (high school)</td>
<td>16</td>
<td>9.25</td>
<td>26</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Young people (15-24 years) who are not in education, employment or training (NEET)(2011 figures)</td>
<td>5.25 (6)</td>
<td>8.5 (9)</td>
<td>3 (6)</td>
<td>5.5 (9)</td>
<td>8.5 (8)</td>
</tr>
<tr>
<td>Young people (18-24 years) who receive financial social support/benefits/maintenance allowance</td>
<td>10</td>
<td>11</td>
<td>6</td>
<td>5.25</td>
<td>9</td>
</tr>
<tr>
<td>Young people (20-34 years) on disability pension (etc.)</td>
<td>1.8</td>
<td>1.8</td>
<td>3.3</td>
<td>2</td>
<td>2.6</td>
</tr>
</tbody>
</table>

2. A labour market for all?  
A documentary analysis of job strategies in the Nordic countries for people with disabilities

This report is based on the new policy initiatives (Job strategies) in the area of employment of people with disabilities in the Nordic countries. The report, which is a document analysis of job strategies, describes similarities and differences in the political initiatives that are in the pipeline over the next few years.

2.1 Recommendations

Despite the long-standing political intentions of getting more people with disabilities in employment and a wide range of measures to achieve this, there are many challenges. The Nordic Centre for Welfare and Social Issues (NVC) will here take a broad view of the recommendations of how more people can get to work. NVC has gained knowledge through various projects that we choose to elaborate on in the recommendations, in addition to other research-based literature in the area.

NVC recommends a combination of the requirements for businesses being strengthened, while providing more assistance in the form of facilitation support, counselling and follow-up. We believe that there is a need for a broader and stronger commitment to exploit the opportunities that assistive devices and technology provide so that more people can work. We must also invest in getting young people with disabilities quickly into the workforce. Inclusion must start early.
Strengthen the requirements for universal design in working life

Political regulations and interventions will be needed to reduce socially created barriers to labour market participation. Accessibility initiatives should not only be an instrument relating to individuals, but be incorporated as part of the working environment legislation for the public and private sectors.

In order for people with disabilities to participate in the labour market on an equal basis with others, accessibility is a requirement. The main challenges are associated with making existing environments universally designed, be it in buildings, transport or ICT systems. As long as accessibility initiatives are seen as an instrument related to individuals, it will take a long time to reduce physical barriers in the workplace. Universal design requirements should be incorporated at the enterprise level as part of the health and safety legislation. Businesses should incorporate plans for accessibility initiatives and ensure budgetary follow-up. Planning must be based on a broad assessment of interests, where the costs and benefits are weighed against the increased efficiency of a better designed working environment. Accessibility requirements can also be combined with financial incentives for businesses.

Strengthen the focus on assistive devices and technology

Exploit the potential of the use of assistive devices and technology. New technology can provide new job opportunities. Quick access to assistive devices and technology is essential to be considered on an equal basis with others. Employers must get easier access to specialized knowledge and counselling activities must take place close to where the need arises. For young people with disabilities, it is important that the technology is adopted quickly, already in school.

A number of studies emphasize the importance of facilitation in the workplace for people with disabilities, and refers to the untapped potential of technology for new jobs. Technology changes happen faster and faster, and it opens up new possibilities to compensate for disabilities. Ordinary technology can also include support features that can provide increased independence.
The technology can also create new barriers, unless the solutions and products are adapted to the needs of people with disabilities. There is a need for increased knowledge about how we can exploit technology, and facilitate good solutions for people with sensory loss and cognitive disabilities in the workplace. There is also a need for better knowledge on solutions and training for IT managers and employers in the workplace.

**Strengthen measures to give young people with disabilities quick access to employment**

People with disabilities are a heterogeneous group. This is especially true for young people with disabilities. Because needs vary, measures must also vary. There must be an increased focus on the “matching” of young people’s needs and skills related to working life expectations and demands. Job seekers, who need it, must be supported in the work search process.

**Better support in the difficult transitions**

The transition between schools, educational institutions, internships (apprenticeships) and work is a critical phase for all and especially for people who need assistance or facilitation. Transitions require coordinated and integrated measures of several sectors. Coordination responsibility must be in place. Comprehensive and early planning, “tailoring”, and flexible solutions can create opportunities. Often, planning starts too late and the necessary assistive devices or other arrangements are not in place at start-up. For many people with disabilities, many areas of life must be seen in a context. Accessible housing, transport or practical assistance are elements that must be included in planning the selection of schools, education and work.

**Better access to guidance on educational and job opportunities**

In order to be employed, appropriate qualifications are required. Good guidance on educational and career choices is central to increasing opportunities in the labour market. Focus must be on training and educational programs that provide job opportunities. The importance of education to get work is
more important for people with disabilities than for the general population. The educational system must ensure that persons with disabilities have the same opportunities as others to vocational or theoretical education.

**Inclusion should start early**

Lack of facilitation of training and low accessibility to school buildings and outdoor environments are barriers to participation in school and leisure time activities. Children and young people with disabilities participate less than most children in organized leisure and sports activities. Lack of interaction with others in school and leisure time activities, will, among other things, contribute to a lack of social learning. This can affect mastery experiences and identity development, not only in school and education, but also in relation to the belief in their own opportunities in the labour market.

**Increase knowledge about employment and disability among immigrants**

Immigrants with disabilities may risk being a particularly vulnerable group in the labour market, where there may be talk of a double stigma. There is little research that sheds light on the relationship between ethnicity, employment and disability. There is therefore a need for greater awareness and knowledge of this group.

None of the Nordic job strategies for people with disabilities refers to challenges around a more heterogeneous and multicultural population in the Nordic countries. A rising number of immigrants will also have disabilities and challenges in the labour market.

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7 Nordic Council on Disability Policy’s "Trender i funktionshinderpolitiken I de nordiska länderna" ("Upcoming challenges for Nordic disability policies – a trend analysis").
Strengthen measures and attention to employers and businesses

Work systematically with knowledge, awareness and attitudes. Do not do this only through awareness campaigns, but through counselling and follow-up to reduce the employer’s perception of risk when hiring job seekers with disabilities. Put greater emphasis on diversity, flexibility and expertise than the disability itself.

Diversity strengthens a workplace. Many companies know this, but lack concrete knowledge about how work can be organized so that diversity can be realized. Employers may experience a conflict between the pressure on the company’s profitability and efficiency, and individual adaptation needs. This must also be taken seriously. Ensure good balance between the requirements to employers, economic incentives and compensation for additional expenses.

Counselling, a better link between job seekers and businesses, and follow-up and support in the extension of a contract, are important elements to reduce the employer’s perception of risk. At the same time, employers must also take a responsibility to move the focus to the individual’s skills, attributes and resources, rather than disability, when recruiting. Employers must also, along with support services, have a responsibility to reflect the resources that constitute diversity in the workplace and other arenas.

Strengthen Nordic cooperation and research on what it takes to get more people into work

In the coming years, many national evaluations of job strategies will be implemented for people with disabilities in the Nordic countries. It will increase the focus on, and improve evidence-based knowledge of, labour market initiatives towards persons with disabilities, and improve the knowledge of the most effective measures.

Lack of inclusion of people with disabilities is a joint Nordic challenge. Exchange of experiences and results, better statistics and more systematic knowledge at the national and Nordic level may contribute to the development of labour market policies for this group. Experiments conducted, and methodology developed, in one country, may be of interest and will be useful to other Nordic countries.
2.2 Job strategies in each country

All the Nordic countries have new policy initiatives in terms of overall strategies, or job strategies, so that more people with disabilities will be able to participate in employment. The report takes a closer look at the countries’ policy initiatives to get more people with disabilities in work, and highlights the differences and similarities in the choice of measures in the coming years. Full participation and equality is the primary objective of the policy for people with disabilities. People with disabilities face barriers that reduce the opportunities for participation in a number of areas, such as in the workplace, in tertiary education, in housing and in leisure and cultural activities.

The strategies described here are mostly new initiatives and priorities in the strategy period. Therefore, they do not give a complete picture of each country’s total labour market policy initiatives. The strategies must be considered in the light of the measures the various governments have seen the need to supplement in relation to existing measures.

Denmark


Denmark has had a job strategy since 2004. Initiatives have been taken, they have been reviewed and new initiatives have been developed on the basis of new knowledge. In particular, there are three reports that are central and which we refer to in this report: In November 2009 the consulting firm Rambøll delivered two reports: “Evaluering af Handicapindsatsen” (“Evaluation of the Disability Efforts”) and “En Barriereanalyse og en Løsningskatalog” (“A Barrier Analysis and a Solution Catalogue”). The purpose of the Barrier analysis was to identify barriers that mean that people with disabilities are not getting work, and to check if the work-oriented

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8 www.bm.dk
9 The reports were conducted at the request of the Ministry of Employment in Denmark.
measures towards people with disabilities are adequate, sufficient and relevant. The purpose of the Solution catalogue was to point to solutions that can lead to more people with disabilities being able to get a job.

The Danish National Centre for Social Research (SFI) has evaluated the development between 2002 and 2010 in the report “Handicap og Beskæftigelse” (“Disability and Employment”) (2011). This report aims to contribute to the preliminary evaluation also of the last job strategy from 2009.

The new government that took office after the election in 2011 announced a new reform of the disability pension and the flexible jobs scheme (jobs with wage subsidies) in 2012. The basic elements of the reform initiative can be read at the Ministry of Employment website.10

**Finland**

In 2010, the government put forward Finland’s disability policy program “A strong basis for participation and equality. VAMPO 2010–2015”. The program includes 14 different administrative areas of policy towards people with disabilities. The program is aimed at the following objectives:

- Prepare and implement the legislative changes, such as the UN Convention on the Rights of persons with disabilities requires.
- Improve the socio-economic situation of people with disabilities and prevent poverty.
- Ensure access and quality of specific services and support programs in different areas of the country.
- Increase accessibility in society.
- Strengthen disability research, increase basic knowledge and develop methodologies to support the implementation and monitoring of disability policy.

10 [www.bm.dk]. 8 March 2012 (information posted on the website 28.2.12).
Finland signed the UN Convention on the Rights of People with Disabilities in March 2007. In the strategy, special focus is put on preparing and implementing legislative changes necessary for the ratification of the UN Convention on the Rights of People with Disabilities.

**Iceland**

Iceland has prepared a draft resolution (motion) on a policy and action plan for persons with disabilities for the period 2012–2014. The action plan is based on the *Act on the affairs of people with disabilities* No. 59/1992 with subsequent amendments.

Program policies in the plan are based on the UN Convention on people with disabilities as well as other international human rights agreements that Iceland has ratified. Equal opportunities and prohibition of discrimination on grounds of disability are the basis for the plan.

The action plan is divided into eight areas: Accessibility, employment, social protection/independent living, health, visibility and information, equal opportunities and education.

**Norway**

In October 2011, the Norwegian government put forward a new job strategy for people with disabilities. The strategy will cover the period 2012–15. The job strategy is rooted in the political platform of the government and the tripartite agreement on an inclusive workplace (the Inclusive Working Life Agreement (IWl agreement) (“IA-avtalen”), where one of the three main objectives has been to increase the employment of people with disabilities.

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11 An Icelandic version was posted on the website of the Ministry of Welfare on 13 January 2012.
The strategy refers, among other things, to the lack of results after a 10-year-initiative through tripartite cooperation on a more inclusive workplace. In the second quarter of 2011, according to Statistics Norway, there were 78,000 non-employed disabled people who wanted work. 22,000 of them were under 30. Employment levels for this group have been low, even under favourable economic conditions with high demand for labour.

In the new IWL agreement (2012–13), greater attention is directed towards increasing employment among people with disabilities.

**Sweden**


A central starting point for the strategy is that “disability policy” is intersectoral and must take place in several areas of society, labour market policy, social policy, education policy, transport policy, IT policy, increased physical accessibility, the justice system, public health policy and in culture, media and sport.

### 2.3 Analysis of the countries’ employment strategies

The report compares and analyses the 5 countries’ job strategies for people with disabilities. We look at the similarities and differences in the countries’:

- Overall priorities and framework.
- Strategy profile and measures.
A job strategy or a strategy that encompasses many policy areas

Finland, Iceland and Sweden have strategies that include many policy areas. A central starting point for these countries is that the policy for persons with disabilities must be made in several areas of society. The Finnish and Swedish strategies are structured so that they have overall objectives that cover all areas of policy, and then there are sub-strategies within each area of society, among other things, within labour market policy. The Icelandic strategy is structured somewhat differently. Some specialized areas include specific policy areas (for example employment, education), while others cut across policy areas (for example, visibility and information). Denmark and Norway have specific job strategies.

Common to the job strategies, or sub-strategies related to labour market policy for people with disabilities, is that they are rooted in the ministry that is responsible for the country’s labour market policies (sector responsibility principle).

All the strategies emphasize that people with disabilities are a heterogeneous group with different needs and that measures must be seen in context across policy areas. It is a policy objective in all the countries that several policy areas must be seen in context.

All the strategies, with the exception of the Norwegian job strategy, use the UN Convention on the Rights of persons with disabilities as a basis for their strategies.

In the Finnish, Icelandic and Swedish strategy, we also see a connection between the monitoring of the national strategy for people with disabilities and monitoring in relation to the countries’ reporting to the UN monitoring committee.

Target groups

The countries have made different choices when it comes to who is the target group for the next few years of efforts. The two countries most likely to have “spiked” their measures towards selected groups are Norway and Sweden.

The Norwegian job strategy has young people with disabilities under 30 as a target group. There will be a particular focus on young people in the transition between education and work. The target group also includes people with impaired working capacity who are long-term recipients of work assessment allowance.
The Swedish job strategy will increase the employment rate for people with disabilities who have limited ability to work. It is also a goal that more young people under 30 with disabilities and reduced working capacity will get a job or training in the period.

In their strategies, Denmark, Finland and Iceland have a more general initiative aimed at people with disabilities. Denmark, however, has a focus on getting more disability pensioners (people on disability benefits) back to work.

In Denmark, annual project and incentive funds are granted to both public and private enterprises for selected target groups. These initiatives have focus on promoting employment for different types of disabilities.

**Overall objectives**

**Specific or general objectives**
The Danish and Icelandic strategies have quantifiable objectives for what is to be achieved in the strategy period. In Iceland, 85% of people with disabilities should have work, participate in activities/initiatives or appropriate education ultimo 2014. Denmark has specified the number of businesses which will have employees with disabilities; how many more people should be confident working with a person with mental illness, and the number of disability pensioners that will get back to work after completing clarification calls. The other countries have as a general goal to increase employment for their target groups in the strategy period.

**As many as possible into the regular labour market**
All the countries underline in their strategies that the aim is to include people with disabilities in the regular labour market. The Finnish program outlines part-time work as an opportunity that is not sufficiently exploited to increase inclusion in the open labour market. The OECD report, Sickness, Disability and Work (2011) shows, however, that the proportion of people with disabilities who are working part-time was remarkably higher than for people without disabilities.
Involvement and accountability (external)
All the countries have had various forms of involvement of disability organizations in the process of preparing strategies. Some countries have had more extensive processes with a broad involvement of, for instance, business and industry and disability organizations, such as Norway with its two panels, or Finland, which used a wide spread of different types of processes.

In Denmark, interest organizations are increasingly involved in specific initiatives to employers and businesses. Organizations’ efforts are intended to increase our knowledge and reduce prejudice against hiring people with disabilities. Disability organizations are also made jointly responsible for the implementation of campaigns to motivate the unemployed with disabilities to seek employment (for example, inspiration meetings on job search).

Implementation and follow-up (authorities)
All the Nordic governments attach great importance to the accountability of the authorities and monitoring of strategies. They refer, among other things, to the development of new indicators, responsible authorities should report on. Most of the countries also mention that the development should be followed in future years through external evaluations and reviews, in addition to monitoring and reporting by responsible authorities.

This could increase the focus on better evaluations that can provide evidence-based knowledge on labour market initiatives towards persons with disabilities, and improve the knowledge of the most effective measures. However, there is a challenge in it to collect statistics on the employment situation of people with disabilities and compare this across countries, as the material is not comparable.

Norway will conduct a socio-economic analysis of the costs and benefits of increasing the employment rate among people with disabilities that should be of interest to the other Nordic countries.

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13 An experience and idea panel (business and industry) and a user panel (disability organizations).
2.4 Conclusions

We have tried to highlight the differences and similarities between the countries in the choice of measures in the coming years. The aim of the analysis is that the Nordic countries can learn from each other’s efforts and be inspired as a basis for further development of their labour and social policy. We will here summarize our main findings.

The Nordic countries have chosen two main paths for their labour market policy strategies for people with disabilities. In Finland, Iceland and Sweden, the labour market strategy for persons with disabilities is dealt with as one of several policy areas. Denmark and Norway have specific job strategies.

All the strategies, with the exception of the Norwegian, are based on the UN Convention for persons with disabilities. All the strategies have the aim of getting as many as possible into the ordinary labour market. Denmark and Iceland concretize their objectives to a far greater extent than the other countries. Norway and Sweden direct their measures towards selected target groups of persons with disabilities.

When it comes to strategy profile and choice of measures, the review shows that the measures are largely directed towards individuals, that is, job applicants or employees, whether they need much or little assistance to find work or return to work. These are measures oriented towards the supply side of the labour market, and in line with the labour market policy that has largely been conducted in the Nordic countries. Some measures are intended to compensate for the employer’s additional costs of employing people with disabilities. Other measures aim to strengthen individuals’ opportunities to try themselves in the labour market, and/or reduce employer uncertainty and fear of additional work, through a strengthening of various forms of monitoring measures.

However, it should be noted that the strategies mostly describe new initiatives and priority areas for the strategy period. Therefore, the strategies do not give a complete picture of each country’s labour market policy initiatives. Therefore, the strategies must be considered in the light of the measures the various governments have seen the need to supplement in relation to existing measures.
Creating an inclusive Nordic labor market

All the countries have measures to promote expertise in the support system in order to provide a better and more targeted service to people with disabilities and to the businesses. In addition, Norway and Sweden are reinforcing support services to increase their efforts to get more people with disabilities into work.

It is mainly Norway that is further developing schemes for job seekers; intended to compensate the employer for additional expenses. The Finnish strategy suggests one has to examine individual schemes for this purpose. Denmark has, on the basis of an evaluation, chosen to continue and strengthen existing schemes. Also Sweden has strengthened existing schemes.

Both the Icelandic, Norwegian and Swedish strategy, point to new initiatives that will strengthen individuals’ opportunities to try their hand in the labour market. Only the Icelandic strategy refers to a certain strategic focus on the technology sector to develop and enhance employment opportunities for persons with disabilities. Both the Norwegian and Swedish strategy refer to new accompanying measures in the workplace. Monitoring in the workplace may be intended to increase safety and reduce the risk to both the job seeker and the employer.

All the strategies show that the public sector (local and/or state) has a special responsibility to employ more people with disabilities. Both the Norwegian and Swedish strategies refer to the initiation of intern and trainee programs in government agencies. The Icelandic strategy focuses on creating new job opportunities in cooperation between business and industry and government. Denmark stimulates, among other things, public and private enterprises to participate in development and model projects to promote employment for people with disabilities. Among other things, Sweden has developed an action plan for inclusive social enterprises.

Regulatory policy measures that are particularly aimed at the demand side of the labour market, that is, to employers and businesses, consist largely of information and awareness-raising activities in order that they take greater responsibility, on a voluntary basis, to include more people with disabilities.

All the strategies have different measures, in the form of information and awareness-raising activities, aimed at employers. Denmark has a special focus on awareness raising activities, not only to employers, but also to people with disabilities. Denmark, to a greater extent than other coun-
tries, involves organizations in awareness-raising activities. Iceland has visibility and information as an overall priority area. Sweden will make an overview of effective methods to influence attitudes in working life.

The strategies have little focus on regulatory policies in the form of increased legal requirements to the labour market. All the strategies emphasize the importance of reducing barriers created by society; in order to increase the inclusion of people with disabilities. Meanwhile, the strategies are not a strategic initiative in the form of increased demand for universal design in the workplace.

All the Nordic governments emphasize the responsibilities of governments in implementing and monitoring strategies. Most of the countries will also follow developments through external evaluations and studies.

Norway will conduct a socio-economic analysis of the costs and benefits of increasing the employment rate among people with disabilities.

Lack of inclusion of people with disabilities is a joint Nordic challenge. Better evaluations, exchange of experiences and results as well as more systematic knowledge at national and Nordic level would help to develop labour market policy for people with disabilities.

**Sources and references**

For sources and references, see the main report *Et arbeidsmarked for alle? En dokumentanalyse av de nordiske landenes jobbstrategier. (A labour market for all? A documentary analysis of job strategies in the Nordic countries for people with disabilities).*
2.5 Figure and table attachment – A labour market for all?

High incidence of people with disabilities of working age in OECD countries

Self-estimated prevalence of disability, as a percentage of population aged 20–64, by the end of the first decade of the 2000s. OECD-27 is an unweighted average of 27 countries. Estonia and Slovenia were not included in the OECD average.

Source: Sickness, Disability and Work (OECD 2010). Figure 1.1 Disability prevalence at working age is high in most OECD countries. The data are primarily from the EU SILC14 2007. For Denmark and Norway, the data come from the LFS supplementary survey in 2005.

14 EU-SILC or just SILC (EU Statistics on Income and Living Conditions) is a survey of the systematic compilation of data from country-specific studies in the EU, Iceland, Switzerland, Norway and Turkey.
Employment rates of people with disabilities are low in all of the countries

Employment rates of people with disabilities/non-disabled people during the late 00’s (the left axis). Relative employment rate (the right axis) for people with disabilities compared to people without disabilities since the mid 90’s and late 00’s.

Source: Sickness, Disability and Work (OECD 2010). Figure 2.1 Employment rates of people with disability are low and have been falling in many countries. The data are from the EU SILC 2007 survey or the most recent other measurements before 2007; for Denmark and Norway, the numbers are from the LFS supplementary survey in 2005.

In Sweden, the group of people with disabilities is divided among those who also have reduced working capacity, and those who have not. For people with disabilities and without reduced working capacity, employment rates are very near the level of employment for the population in general, and even a bit higher employment levels have been measured for this group. This also means that people with disabilities and reduced working capacity have an even worse situation in the labour market than indicated by the OECD summary.
3. A matter of health and job satisfaction. Seniors, work and retirement in the Nordic region

This report is about seniors in the labour market in the Nordic countries, about their participation in the labour market and main exits from the labour market. This report describes what is being done and achieved so that most seniors can continue to work for several years, if they so wish, and have the health to do so. This is assuming that you still have, and should have, good pension schemes and social safety nets for the entire population.

In this context, people between 50 and 70 years are defined as seniors. The report looks primarily at seniors who are in, or have had, a lasting employment. Before the age span 50–70 years, focus is mostly on the age group between 55–65, because departure from employment is greatest in this phase of age.

3.1 Conclusions

Ageing population, but high birth rates
As other European countries, the Nordic countries have ageing populations. This means that the life expectancy of the population increases and there is a greater proportion of elderly in the population. This is the continuation of a long historical development of better health and welfare for an increasing number of people. The main demographic challenge in Europe is the low birth rate, making it difficult to maintain a stable population composition over time. At the same time, the trend for many years has been that seniors leave the labour market early, and young people
enter the labour market later than before. This creates challenges with regard to the distribution of benefits and burdens between generations. The Nordic countries are relatively well positioned, with high labour market participation – also among seniors – and with relatively high birth rates in the population compared to most other countries in Europe.

**High stable labour market participation, but also many outside**

The Nordic countries have a high degree of participation in the labour market compared to most other countries. This is the main reason for our high level of material prosperity and welfare, and for the substantial similarity that characterizes the Nordic countries and their people. Not least among seniors from around 50 years and older, the participation in the labour market is relatively high in the region. But there are also significant differences – both between and within the Nordic countries. The fact that there are many people in the labour market and that few are financially dependent on their spouses, also contributes to many people receiving social income support from time to time or on a more permanent basis. Youth unemployment and a tendency to youth exclusion are also a challenge in several of the Nordic countries. Many people with disabilities face barriers and difficulties in gaining entry and foothold in the labour market. The same applies to people with refugee and immigrant backgrounds. Many seniors leave the labour market early, often as early as 50 years of age. There are substantial regional differences in labour market participation and social exclusion within the Nordic countries.

**Seniors have not had to leave the labour market at the expense of young people**

There are no current signs of repetition of what happened during the large economic crisis approximately 20 years ago: The fact that many seniors left working life early, and that new forms of disability pension schemes were introduced, in part to make room for unemployed young people. This provided incentives for early retirement from working life. Instead, the policy this time has been to deal with the economic crisis by counter-cyclical measures in the short term, combined with the ambition of a high level of participation and inclusion; also of vulnerable groups in the labour market. To some extent, this has been quite a success in the Nordic region.
Seniors’ main labour market exits are essentially

- Reduced health and working capacity; long-term sick leave and disability pension from about the age of 50 ("the road to ill-health").
- Flexible and optional payment of retirement pension between approximately 60–70 years ("the road to leisure").
- Long-term unemployment, major restructuring and downsizing in the workplace ("the road to exclusion").
- Barriers: Age limits, discrimination, ignorance and prejudice ("the road to barriers").

The great “road to exit” from the workplace is for health reasons, and through permanent sick leave and disability pensioning as early as 50 years of age. The other main road is individual, individually selected and flexible withdrawal of retirement pension in the years 60–70. The third main road has more background in terms of employment and the workplace: working environment and management as well as major changes and closures. A fourth main road comes as a result from formal and informal barriers when it comes to age, ignorance, prejudice and discrimination. Often, several of these factors, and main roads, work together and reinforce each other.

The strategies and measures to counteract unwanted early retirement from the labour market, and rather promote participation in the labour market for several years, must take into account that these main roads, and the driving forces behind, are different. There is also a big difference whether it is a matter of respectively job retention, getting back to work after absence or recruiting for a new job.

See more on this in the figure and table attachment and in the main report.

Economic policy and social welfare policy with an emphasis on employment, equality and social security

It is crucial for a sustainable welfare that there is maintained an economic policy aimed at high employment rates of the entire adult population. Furthermore, emphasis should also be put on good social security, in case of loss of income, and a balance of benefits and burdens in the population over time. High labour force participation among seniors is an important element in this. The most important basis for future welfare is, as it always has been: Children, childhood conditions, education and knowledge, work, equality and public health. If this works well, one also has basic
confidence and dare to take risks to develop new and better things, although it may be associated with risk.

**Labour market strategies**
Labour market policy and its instruments in the Nordic countries are mainly directed towards the entire adult population. It is only marginally split up or tailored to specific audiences, such as youth, seniors, women, etc. Instruments and measures are implemented individually, tailored to the individual situation, resources and challenges. At the same time, certain vulnerable groups in the labour market, such as youth, immigrants and long-term unemployed, including many seniors, are prioritized. In some of the Nordic countries (e.g. Denmark), and in some situations (major changes), there are examples that have gone further in targeting and tailoring measures. It is hardly appropriate to think either universal solutions or targeting, but rather seek to find good proportions that are effective and produce results. Skills and lifelong learning may, with success, get more room in senior policy.

**Pension reforms and age limits**
All the Nordic countries, except for Iceland, have completed or are in the process of implementing comprehensive pension reforms. An important goal is to help increase the supply of labour among seniors, so that more people will work longer. At the same time, it opens up for greater individual freedom of choice with regard to retirement and more flexibility with regard to combining partial pension and part-time work. In several countries, there are also considerations to abolish or raise the age limits at which one may be terminated because of age. This appears as a natural consequence over time, although it may also present challenges. The combined effects of these reforms are still uncertain, both because the reforms are new, and because different factors and forces may pull in different directions. It is important to have a good evaluation of the results, and effects of reforms, in relation to the basic objectives, so that adjustments can be made if necessary.

**Reforms in other social insurances**
In several of the Nordic countries, there are also ongoing reforms in other parts of the social insurance system. The goal is to prevent and reduce social exclusion for health reasons or due to long-term unemployment. Not least,
in several of the countries, there are being initiated and implemented reforms in health insurance, rehabilitation and employment measures for more vulnerable groups in the labour market. It is also important that these reforms be followed up closely and well, with good performance reporting and evaluation. The public management system, in many cases with success, can be more concerned with results and good performance indicators than comprehensive and detailed reporting on activities.

**Information, awareness-raising, combating discrimination**

All the Nordic countries have actively tried to combat discrimination, insecurity and prejudice associated with older workers, both through legislation, information and awareness-raising. In Norway, for example, as part of the tripartite cooperation on an inclusive workplace, there is an ongoing effective information and awareness-raising effort through the “Centre for Senior Policy”. In Iceland, seniors and the elderly have traditionally been highly appreciated and respected.

**Senior policy in businesses**

Many of the senior political measures in businesses are primarily aimed at seniors at the beginning of the 60s. Then it is often a matter of working time, leisure, wages and pensions: In some cases, it is also about preventive health activities and adaptation to reduced health. It appears that much of this is fairly similar in design, both between companies and within companies (“one-size-fits all”). This is despite the fact that jobs may be different, seniors are different, health and skills are different, etc. Much of this effort may seem to have little effect. Seniors appreciate this, especially if it gives the impression that they are appreciated. But the efforts have character of benefits for those who would still continue. Some “good practice”-examples have more of a “win-win”-situation for the seniors, the companies and society. This means that you use the seniors as resources – because it is smart and profitable for business. Senior policy can then be a part of a good, overall management and life cycle policy to promote good businesses and competitive products and deliveries. It appears that a lot of the senior effort is not, or not sufficiently, evaluated.


**Working environment and management are crucial**

Working environment and management are crucial in terms both related to the job, but also the appeal of pension schemes and/or alternative activities. This applies to both the health and social aspects of working life, as well as type of job, tasks, challenges, expertise and, above all, to be appreciated. In other words: It’s about leadership and about colleagues and relations between people at work. To some degree, it may be a matter of adapting the physical work environment and the work tasks to the fact that seniors can have/get poor health with age. But it is also about the mental and social working environment: An increasing number of seniors have been in, and are coming in, the situation that they can choose a pension, other work or other activities, if they do not enjoy their jobs and feel used and appreciated. Wise and good management takes this into account and ensures diversity in the workplace. Companies that have a well-functioning diversity in the workforce are probably the future winners in the global competition.

### 3.2 Recommendations

**More people in work is essential for sustainable welfare**

High labour market participation in all parts of the adult population is essential for a sustainable welfare with good distribution of benefits and burdens in the population over time. Therefore, it is important that more seniors can continue working longer.

**Broad strategies and solutions are needed**

Senior policy must be about far more than leisure and pensions for people in the 60’s. It should be about incentives and instruments of the social economy, the labour market and the social safety net that makes work profitable for workers, employers and society. It is then a matter of working environment, leadership and public health. It is also about information and awareness-raising and discrimination and, not least, how all this can work best together.
Senior policy should focus more and earlier on health and working environment

The high exit rates from work have a background in poor health and working environment, and it starts in the 50’s. Preventive strategies should address this. Measures should better reflect what are important causes and driving forces behind early and unwanted exit from working life among seniors. Occupational health and safety is essential to preventing sickness absence and disability pensioning. It’s all about making the workplace healthy and health-promoting. Prevention and facilitation are important as well in business, as a whole, as to individuals with health risks and health impairments. Prevention and facilitation must be specific, customized to the business, workforce and individual.

Both universal and targeted solutions are required

To a great extent, senior policy is designed in an identical way for all; a “one-size-fits-all” approach. This is hardly effective. At the same time, one should protect and build on important equality principles. The challenge is to find a good combination of both universal and targeted measures (“folk costume” and “tailor-made”).

Abolish or raise age limits in the workplace.

As a follow-up of pension reforms, one should remove or raise the current rules on general and specific age limits where people may be terminated, or have to retire, at certain ages. This is not consistent with the goal of more seniors in work longer and with pension reforms in the longer term. This requires a good life-cycle management, where, for example, regular staff appraisal interviews have an important place and real content and follow-up.

Focus on diversity in the workforce

The ideas and norms about who “belongs naturally to” the workplace are constantly changing. Today’s management ideals point toward developing competencies and facilitating to use resources and knowledge that provides a diverse workforce. This is about developing organizations that
provide room and “headroom” for human diversity, variations in ideas and values, and actively make use of these resources. Such diversity can be language, skills, gender, ethnic background – and age. It’s about protecting individual interests, desires and needs so that the workplace is perceived as meaningful, interesting and challenging. For the workplace as an organization, it’s about taking care of, and utilizing, the resources held by individual employees and the community.

**Focus on seniors as resources and on lifelong learning**

The decisive factor for staying in a job is being seen, used and appreciated. Responsibility for using seniors’ expertise lies with the individual leader. It’s a waste not to use the seniors’ resources or using them incorrectly. In order to keep the seniors’ attractiveness and relevance as labour, it is of great importance that the seniors also, in line with other workers, have access to participating in skill development initiatives. It is for example about the possibility of professional updating, participation in courses, participating in development projects, time for further development – the kind of knowledge and skills that are relevant to the organization.

**Learn from your neighbour**

There are many good senior political measures in the Nordic countries, and the results are overwhelmingly good. Nevertheless, there are interesting differences in the design, implementation and results. This applies both at the national level and at the company level. The Nordic countries have, at the same time, fairly similar basic values and institutions. This makes it useful to be inspired by each other and to learn from each other. The report can contribute to this.

**We propose a comparative evaluation of pension reforms in the Nordic countries**

Virtually all the Nordic countries have reformed, or are in the process of reforming, their pension systems. NVC believes it might be a good idea with Nordic comparative evaluation, in addition to the national ones. The reforms should be evaluated against the basic objectives of labour market
participation, economic security, equality and social redistribution. Not just one of them, but all.

3.3 What is being done? About policy, programs and measures

Goals and strategies for sustainable, ageing societies
All the Nordic countries have, as an important part of their economy and welfare policies, maintaining of a good balance of benefits and burdens between generations in the long term. Important parts of this policy are strategies for maintaining and increasing labour force participation among seniors and, if their health allows it, to get more seniors to continue in work longer. A part of these strategies is also developing greater individual choice and more flexible solutions for the transitions between work and retirement. Reforms to the pension systems are key elements in such a strategy. None of the Nordic countries now have a declared policy of early retirement of seniors, in order to contribute to the reduction of youth unemployment, as to some extent happened during the economic crises around 1990.

Denmark has taken numerous measures to maintain order in public finances, and to strengthen production and labour force participation. Among other things, reforms have been carried out in the “voluntary early retirement scheme”, a welfare reform (2006), a Job-Plan (2008), a retirement age reform (2011) and most recently a “measures package” to improve opportunities for seniors to continue in the workplace (2012). Finland has also placed great emphasis on managing the economy and on increasing labour market participation. The government (Katainen) set a specific goal to increase the average working career with three years before 2020. An overall labour and employment strategy has been put forward by the Ministry of Employment and Economy, and a national ageing strategy has been put forward by the Ministry of Social Affairs and Health (2008).
Iceland had the biggest collapse in the economy, but seems to be recovering well from the crisis again. The country has a relatively young population and very high labour force participation among the elderly. The retirement age is high, there is a long vesting period for a full pension, and public pensions are relatively low. There is no explicit policy to increase labour force participation and the actual retirement age in Iceland.

In Norway, there are clear and prioritized objectives to have a good balance in the national economy and public finances in both the short and long term. An active countercyclical policy in the short term is combined with a long-term stabilization policy with emphasis on sustainable welfare and generational balance. Pension reforms and tripartite cooperation on an inclusive workplace environment are important strategies and reforms.

In Sweden, a good balance in public budgets has been a key focus area. Reforms of sickness and disability pensions have aimed to reduce the “exit” from the workplace through such social insurance programs. It is also the Government’s ambition that more seniors will be working longer, even after the age of 65. The inquiry on retirement age (SOU 2012:28) has presented comprehensive strategies and suggestions for how to accomplish this. Recently, an additional directive has been added to the inquiry, on an overview of pension-related age limits and possibilities for a longer working life.

Labour market and working environment strategies
Labour market policies are mainly directed towards the entire adult population in the Nordic countries. To a great extent, these measures are common to all age groups, and it is strived to adapt them to each individual’s challenges and abilities, regardless of age. At the same time, certain groups are given priority, such as youth, long-term unemployed and immigrants. Seniors are often among the long-term unemployed. In Denmark and Sweden, one can now see a trend towards more tailored solutions, for and among seniors, in addition to the more general labour market measures. There are also some interesting differences between the countries in terms of the design of competence measures and lifelong learning. Age limit – the age at which one can be terminated on the grounds of age alone – is usually rooted in the health and safety legislation, and in special legislation for specific professions. In the wake of pension reforms, adaptations of age limits are now being discussed.
In Denmark, until now, the greatest changes in increasing or abolishing age limits, have taken place. Successive governments have also put forward various reforms and action packages in this area: Job Plan (2008) and the Labour Market Commission (2009). Extensive reforms have taken place in the schemes for voluntary early retirement, flexible work, disability pension, employment measures, rehabilitation, age limits and taxes. All aim to enhance and extend labour market participation among seniors.

In Finland, there are many measures related to working environment issues and measures, also with regard to ageing and the elderly. There does not seem to be an equivalent senior perspective in the labour market policy, but lifelong learning is an important and high-priority part of the education and labour policy.

Iceland has, as mentioned before, no or few labour market measures specifically aimed at seniors, but lifelong learning is an important part of the educational system, and many seniors participate in this.

In Norway, the tripartite cooperation on an Inclusive Working Life (IWL) forms the central strategy. Goal 3 of the IWL-agreement is to raise the average retirement age in the workplace. The retirement age increased in the 2000s until 2009, since then it has gone slightly down.

In Sweden, the government has drawn up an action plan for the environmental policy work for the years 2010–2015. The ambition is that the working environment will help to break social exclusion and prevent exclusion from the labour market. Various labour market measures have also been carried out, for instance through the “Employment Protection Act” (EPA) to help seniors continue longer in work.

Pension reforms and age limits
All the Nordic countries, except for Iceland, have completed, or are in the process of implementing, comprehensive pension reforms. An important goal is to help increase the supply of labour among seniors, so that more people will work longer. At the same time, it opens up for greater individual freedom of choice with regard to retirement and more flexibility with regard to combining partial pension and part-time work. Several countries are discussing, or altering, the age limits at which one may be terminated because of age.
In **Denmark**, the government and two political parties have reached an agreement on a reform of the retirement age. The aim is to step up retirement and early retirement age by 5 years before 2022/2023. The official retirement age will be gradually increased from 65 to 67 years between 2019 and 2022, and early retirement age will be increased from 60 to 62 years between 2014 and 2017. Proposals for a reform of the disability pension and the flexible jobs scheme have also been put forward, in order to combat social exclusion and exclusion from the labour market.

In **Finland**, the pension system has been reformed with effect from 2005. Among other things, a more flexible retirement age and life expectancy indexing of accrued pensions have been introduced.

In **Iceland**, in 2007, extended access to delaying pension claims, until after the retirement age of 67, was introduced in order to obtain higher earnings in subsequent withdrawals.

In **Norway**, a comprehensive age retirement reform, with gradual implementation from 2011, was carried out. Life expectancy indexing of accrued pensions, access to a more flexible, yet cost-neutral claim of pension, and a very liberal admission to combining pension and work income, are important elements. Adjustments and reforms in the disability pension (disability pension due to health problems) are also being carried out.

**Sweden** already reformed the universal age pension with gradual effect from 1999. The main elements are also longevity indexing and more optional and flexible retirement access, based on cost neutrality. It provides incentives for higher employment opportunities. To a great extent, occupational pensions have been reformed and adapted to the old-age pension reform.

**Other social insurance reforms**

In several of the Nordic countries, there are also ongoing reforms in other parts of the social insurance system. The goal is to prevent and reduce social exclusion for health reasons or long-term unemployment.

In **Denmark**, the government has recently (2012) presented a proposal for a comprehensive measures package for “A good and long working life for all”. Prevention of physical and mental wear and better anchoring in the labour market are the two main elements of the measures package.
In Finland, health and rehabilitation measures and reforms are essential to prevent and limit the departure from the labour market. A government committee has (2009) put forward proposals for changes in the social insurance system. The goal is to improve incentives to work, combat poverty and improve generation distribution.

Iceland prioritizes upgrading of housing and home health care services to raise the quality of life among the elderly.

Norway has reformed, and simplified, the temporary income support, during medical and vocational rehabilitation, and limited access to early retirement through unemployment insurance.

In Sweden, several major changes in the social insurance system, primarily in health insurance, have been carried out. Among other things, income support has somewhat been reduced, along with the introduction of stricter control and monitoring of the long-term sick, with normalized durations of sickness absence etc.

**Combating age discrimination, information and awareness-raising**

All the Nordic countries have actively tried to combat discrimination, insecurity and prejudice associated with older workers, both through legislation, information and awareness-raising.

Denmark has, among other things, implemented a campaign to raise awareness among seniors themselves, colleagues and employers. ("A few extra years can make a big difference").

Finland has emphasized combating age discrimination at work through a number of initiatives and measures. Older workers’ experience of age discrimination at work has fallen by 30% in the 2000s.

Iceland has a tradition of including and valuing seniors and the elderly, both in the family, at work and in organizations.

In Norway, a lot of information and awareness-raising activities take place as a part of the tripartite cooperation on an inclusive workplace. Centre for Senior Policy is a key player in this measure. Sweden has a statutory prohibition against age discrimination in employment and a certain measure of protection against dismissal in the “Employment Protection Act” (EPA). Age discrimination generally occurs most often in connection with recruitment and hiring.
3.4 What can we learn from the neighbour?

Participation of seniors in employment in the Nordic countries is highest in Iceland, followed by Sweden and Norway, with the lowest senior participation in Denmark and Sweden. What could be behind this?

Here we seek to highlight the good examples that might be an inspiration and example to others – in and outside the Nordic region. It is based on our studies as a part of preparing this report. We are concerned with what would appear to have great impact on the participation of seniors in the labour market. It is not based on a systematic evaluation of the results achieved and their impact, and therefore it is not sure that we are fair to all countries and programs.

The broad strategies – economic policy, employment policy and welfare policy

It may appear that Iceland and Norway have the most explicit production and labour-oriented economic policy. It is very obvious that high employment rates and social welfare and inclusion for all are major aims of the economic policy. In the other Nordic countries, the economic policy seems to be more oriented towards a balance in the government budget, partly as a result of the requirements and guidelines of the EU. Iceland has few early retirement schemes and relatively low pensions. Iceland also has a tradition of valuing and including seniors and the elderly. Sweden has a history of protecting seniors and people with permanent employment. Sweden was also the first with a comprehensive pension reform, in part to encourage greater labour market participation. In Denmark, changing governments have put forward, and carried out, various major reform packages to promote participation and welfare for all. In Finland, there has traditionally been a lot of early retirement schemes and a tradition of early retirement, also as a part of the labour market policy. For a long time, people have been trying to turn this around, and this has yielded results in increasing labour market participation among seniors.

Labour market and working environment strategies

In Norway, the tripartite cooperation between the government and the social partners on an inclusive working life agreement (IWL) has had a positive impact on seniors’ participation in the labour market. Goal 3 of
Creating an inclusive Nordic labor market

the IWL-agreement has explicitly been to get more seniors to continue to work for several years. Much attention and lots of action and measures have been implemented, centrally, in branches and, not least, in the individual businesses. Moreover, the work on a new pension reform has presumably given some attention effects. In Sweden, it appears that seniors and people with permanent employment have relatively good protection, including through the "Employment Protection Act", and the tradition of seniority principles ("last in, first out"). The question is whether this may have been at the expense of youth, the disabled and immigrants? In Denmark, as previously mentioned, various larger "packages" have been introduced to enhance labour market participation. Participation of seniors in the labour market has not declined during the crisis, and it has increased slightly among 60–64 year olds. Will the last major initiatives of action programs for young people, seniors and people with reduced working capacity, help to increase participation in the labour market? In Finland, for many years, much effort has been put into a preventive and health-promoting working environment. Is this an important explanation to the progress made in Finland? Can the other Nordic countries have something to learn from this?

Pension and other social security reforms

Sweden, as mentioned before, was the first country with a comprehensive and ground-breaking reform of the pension system, with the aim of improving generation balance, workforce participation and financial security in old age. Many other pension reforms have had the Swedish reform as model, including Norway and Finland. Sweden has also recently made comprehensive changes to health insurance in order to reduce long-term sickness absence and exclusion from the labour market, and this produces results. In Denmark, the flexible work scheme, and reforms herein, has been a valuable model for anchoring in the workplace. Work should always be a realistic first before choosing early retirement, with opportunities to combine part-time work and partial pension and the opportunity to go in and out of work and pensions. Denmark is also the country with the most pronounced ambitions of increasing the general retirement age. The pension reform in Norway from 2011 has probably gone furthest in the possibility to choose and to combine pension and work at age 62. Preliminary figures for 2011 show that many people take out a pension, but many
also continue to work, surprisingly often as part-timers. In Finland, it will be interesting to see what can come out of the follow-up of the “SATA-committee” reform proposals in the social insurance system to promote labour market participation and inclusion.

**Information, awareness-raising, anti-discrimination**

*Sweden* has clear and strict rules against age discrimination and rules on employment protection and other protection of older workers. *Finland* and *Denmark* stake a lot on information and awareness-raising at work – in the individual enterprise and the workplace. Denmark’s campaign “a few extra years make a big difference” is a good example. In *Norway*, the “Centre for Senior Policy” and the educational and awareness-raising work that they do with the social partners and the government, is an example of good practice.
3.5 Definitions and explanations

Employment Rate (%)
Number of people in employment aged 55–64 as a percentage of the total population in the age group.

General age limit
From the age, of which one can be dismissed because of age alone.

General retirement age
From the age when all citizens have the right to draw retirement benefits.

Flexible retirement age
The age span, in which one can choose to draw public pensions, given that one has accumulated sufficient pension rights.

Labour market exit age
The average age when people aged 50–70 exit the labour market, given that the person concerned was working as a 50-year-old.

Number of years of work
The average number of years that people 15–16 years of age and older spend at work during their lifetime.
3.6 Figure and table attachment – A matter of health and job satisfaction

Increasing rates of elderly people in the Nordic countries. Number of people, 65 years and older, as a percentage of the number of people aged 20–64 in 2010, 2030 and 2050

Source: The Nordic Social-Statistical Committee (Nososko), Eurostat and own processing NVC.

Employment in the Nordic countries and the EU 27 for people aged 55–64 (2001–2011)

Source: Eurostat and own processing, NVC.
Senior citizens, work and retirement in the Nordic countries 2011

Total population: approx. 26 million
No. of seniors aged 50-64: approx. 5 million
No. of older people aged 65-75: approx. 3 million

Sources: National, government statistics and own processing NVC.

Retirement rate accelerates from 60 years of age. Number of pensioners in total percentage of the population, age 50 and older, in the Nordic countries in 2010

Source: The Nordic Social-Statistical Committee (Nososko) and own processing NVC.
## Indicator Panel – Seniors in the Nordic countries. Participation in employment, labour market exit and retirement 2010/2011

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Sources: Eurostat (statistics), national sources/departments (law) and own surveys (NVC).

<sup>1</sup> Retirement age rises gradually to 67 years for people born after 1953.

<sup>2</sup> There is no formal retirement age in the public pension system.

<sup>3</sup> As a starting point, pension payments age follows the retirement age, and thus gradually rises to 64 years.

<sup>4</sup> From 2013.

## Sources and references

For sources and references, see the main report *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 (Summary)").
Creating an inclusive Nordic labor market
Sammendrag


Hver rapport gir en nåtidsbeskrivelse av situasjonen på arbeidsmarkedet for en av de tre gruppene. De løfter også fram suksesshistorier og gode eksempler på en inkluderende arbeidsmarkedspolitikk på et overgripende nasjonalt plan, men også lokale prosjekter og tiltak.

Den første delrapporten som presenteres er Unge på kanten. I denne rapporten diskuteres ungdommers situasjon på arbeidsmarkedet og i studier i de nordiske landene.

Arbeidssøkende møter i dag et stadig mer spesialisert arbeidsmarked, og for unge kan dette vanskeliggjøre muligheten for å komme inn på arbeidsmarkedet, fordi tilgangen på ukvalifisert arbeid synker. Et tegn på at det er blitt vanskeligere for unge å ta seg inn på arbeidsmarkedet, er etableringsalderen som stadig fortsetter å stige. Etter den globale finanskrisen i 2008 har situasjonen på arbeidsmarkedet forverret seg så vel i de nordiske landene som i den øvrige verden. Likevel har de fem nordiske landene klart seg forholdsvis bra til tross for krisen, og i Norge og på Island er arbeidsløsheten blant unge fortsatt lav.

Den andre delrapporten har tittelen *Et arbeidsmarked for alle? En dokumentanalyse av de nordiske landenes jobbstrategier for personer med funksjonsnedsettelse.* Denne rapporten gir en kort introduksjon av situasjonen for personer med nedsatt funksjonsevne på arbeidsmarkedet i de nordiske landene for deretter å diskutere de siste politiske strategiene på området i hvert land.

For personer med nedsatt funksjonsevne er det vanskelig å få arbeid, til og med i de landene der arbeidsløsheten for øvrig er lav\(^{15}\). Det virker som om det finnes en høy grad av stigmatisering og uvitenhet som gjør det vanskeligere for personer i denne gruppen å komme seg inn på arbeidsmarkedet. Regjeringene i de nordiske landene foreslår flere nye tiltak for å forandre og forbedre situasjonen på arbeidsmarkedet for personer med nedsatt funksjonsevne. Disse tiltakene diskuteres og analyseres i rapporten.

En av konklusjonene fra *Et arbeidsmarked for alle?* er at mange tiltak fokuserer på tilbudssiden av arbeidsmarkedet, dvs. de arbeidssøkende, og desto færre fokuserer på etterspørselsiden, dvs. arbeidsgiverne. I rapporten framkommer det også at det er relativt stor uvitenhet hos arbeidsgivere om hvilke støtteordninger og ekstra ressurser som finnes for å ansette personer med nedsatt funksjonsevne.

Den tredje rapporten, *Det dreier seg om helse og arbeidsglede. Om seniører, arbeid og pensjonering i Norden*, handler om seniorers (50+) situasjon på arbeidsmarkedet i de nordiske landene. Eldre står sterkere enn yngre på arbeidsmarkedet, de har ofte relevant arbeidserfaring og et større kontaktnett. I mange land beskyttes også eldre medarbeideres ansettelse gjennom såkalte "først inn, sist ut"-regler, ansiennitetsprinsippet.

Til tross for at eldre arbeidstakere på mange måter har en god posisjon i arbeidsmarkedet, er det en urovekkende stor andel som faller ut av arbeidslivet før pensjonsalderen. Den viktigste årsaken til at eldre faller ut av arbeidsmarkedet er svekket helse og arbeidsevne. I og med de demografiske endringene som innebærer en minsket andel personer i arbeids-

\(^{15}\) I Sverige skiller statistikken mellom personer med nedsatt funksjonsevne og nedsatt arbeidsevne på den ene siden og personer med nedsatt funksjonsevne uten nedsatt arbeidsevne på den andre. I gruppen for personer med nedsatt funksjonsevne uten nedsatt arbeidsevne har sysselsettingsen ved flere målinger vært høyere enn for gjennomsnittet i befolkningen.
styrken samtidig som forsørgelsesraten øker, blir det stadig viktigere at alle som er i arbeidsfør alder får og kan arbeide.

Rapporten diskuterer myter og allmenne synspunkter på eldres deltagelse på arbeidsmarkedet og gir gode eksempler på hvordan eldre personer kan arbeide oftere og lengre, til fordel for både arbeidsgivere og arbeidstakere. En av konklusjonene i rapporten handler om viktigheten av å fremme et godt arbeidsmiljø slik at flere skal orke og ha lyst til å arbeide lengre.

Rapporten sammenligner og analyserer strategier for arbeidsmarked og arbeidsmiljø, pensjonsreformer, aldersgrenser og sosialforsikringer. En av rapportens anbefalinger handler om å motvirke aldersdiskriminering gjennom økt informasjon og holdningsendringer.

Creating an inclusive labour market

High participation in the labour market is the cornerstone of Nordic welfare and high living standards. In all the Nordic countries, the goal is that as many as possible can participate in employment. Work provides identity and contributes to economic independence, participation and social inclusion.

In spite of great ambitions and achievements not all are doing equally well on the labour market in the Nordic countries. A large number of young people drop out of upper secondary education, and hence, many have trouble entering the labour market. People with disabilities have trouble getting work and many senior citizens leave the labour market early.

The Nordic Labour Market Inclusion project looks into what is being done and what has been achieved in the Nordic countries in order to include these groups. The project stresses, among other things, that the implemented measures have to be twofold: individually adapted as well as universal solutions.