

## IntegrAGE Project

# IMPACT ASSESSMENT OF PLANNED MEASURES IN PROJECT COUNTRIES

FINAL

### Project information

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# 1 Introduction

## 1.1 Opening remarks

The demographic shift towards an ageing population is one of the most significant challenges facing societies today. As life expectancy increases and birth rates decline, the proportion of older individuals within the population grows, leading to substantial social and economic transformations. Age management, which encompasses strategies and policies aimed at effectively integrating older adults into various aspects of society, is crucial in addressing these changes. This analysis explores the impact of planned measures in project countries, providing insights into the necessity of such interventions and their potential benefits.

Addressing age management is essential due to the profound implications of an ageing population for society as a whole. Social structures must adapt to accommodate the increasing number of elderly individuals, ensuring they remain active, engaged, and supported. This involves rethinking healthcare, social services, and community planning to cater to their specific needs. Furthermore, fostering intergenerational solidarity and reducing age-related inequalities are vital to maintaining social cohesion. Without appropriate measures, the risk of social isolation and marginalization of older adults increases, potentially leading to negative outcomes for both individuals and the broader community.

The economic impacts of ageing are equally significant and multifaceted. An ageing workforce poses challenges to productivity and economic growth, necessitating policies that encourage the retention and retraining of older workers. Additionally, the financial strain on pension systems and healthcare services requires innovative solutions to ensure sustainability. By implementing effective age management practices, project countries can mitigate these economic pressures and harness the potential of an experienced and capable older workforce. Investing in age management not only supports the well-being of older adults but also promotes economic resilience and long-term prosperity.

## 1.2 Document objective

The objective of this analysis is to evaluate and provide actionable insights into age management strategies specifically tailored for employees aged 55 and above. This analysis builds upon two foundational documents: "1.1.1 Country Analyses to Identify Individual Challenges of 55+ Employees" and "1.1.2 Comprehensive Analysis of Work-Life Balance Factors for 55+ Employees." While these preceding documents primarily focused



on examining the broader macro-environment and national strategies pertinent to age management, the current report shifts the focus towards practical, implementable measures.

This analysis aims to bridge the gap between theoretical frameworks and real-world applications by discussing concrete examples of age management initiatives that can be applied at both the micro-level, such as within individual enterprises, and the macro-level, including public administration policies. At the micro-level, the report explores strategies like flexible working arrangements, lifelong learning opportunities, and ergonomic workplace adaptations that enhance the productivity and well-being of older employees. These measures are designed to address specific challenges identified in the earlier country analyses, such as skill obsolescence, health issues, and work-life balance.

At the macro-level, the report delves into public policies and administrative actions that support the integration and retention of older workers in the labour market. This includes incentives for employers to hire and retain older workers, and public health initiatives aimed at promoting healthy aging. Examples include campaigns to raise the profile of age management and proposals to involve public finances in funding specific programs, such as those supporting entrepreneurship among seniors. By providing detailed examples, the analysis not only highlights the benefits of these measures but also protentional costs and legal and ethical implications. The ultimate goal is to create an inclusive labour market that values the contributions of older employees and fosters economic and social sustainability.

*As defined in the application form: "The comprehensive impact assessment evaluates planned measures, focusing on age management policies and workforce factors. Stakeholder workshops identify inputs and impacts. Evaluation at the national level later, with one document per country, totalling around 100 pages."*

### 1.3 Description of analytical methods

The document is connected to activity A1.1 and related deliverables. The activity A1.2 serves as a mean of activation and engagement of stakeholders, uses principles of co-creation to increase the level of identification with the measure and a sense of co-ownership of potential change. The quadruple helix approach supported diversity of various stakeholders (companies, academia, government and civil society).

The initial meeting of the team, focusing on methodology, was conducted in an online format on February 29, 2024. Following this, a preparatory online meeting involving all project partners (PPs) facilitated the sharing of best practices. Subsequently, a Co-Creation Workshop targeting eight local stakeholders from various sectors (Quadruple Helix) was organized to gather inputs on key areas, dimensions, and impacts using simplified ex-ante evaluation and validation principles. A pre-final check meeting was then conducted to review the deliverable before its finalization. This is expected to be followed by a validation workshop, again with the participation of the same local stakeholders, aimed at assessing the relevance and impacts of the proposed measures, to be held in November or December 2024.

The process started with identification and prioritisation of key problems, which need to be tackled first to overcome barriers or drive implementation of Age management measure or what Age management measures should address first. This might be either discussed during the co-creation workshop or be based on the qualitative data from A1.1 activity.

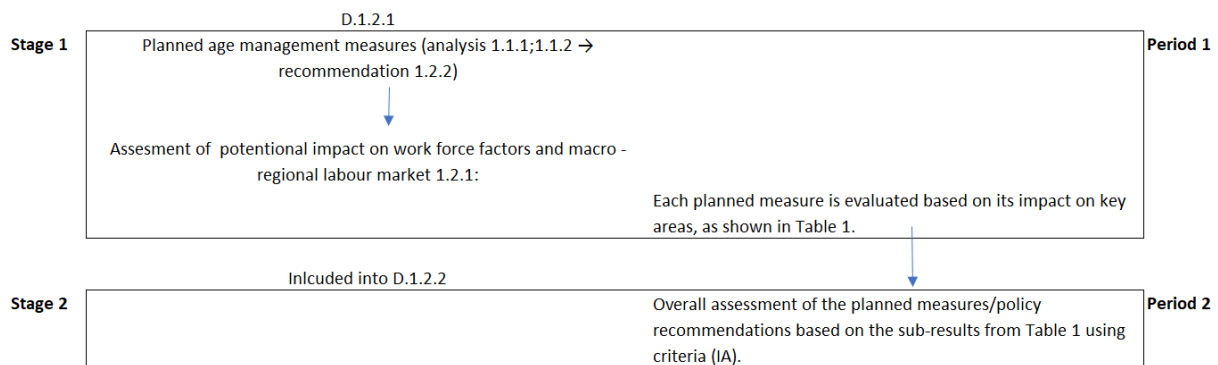
The stakeholders then decided (if not derived from the qualitative data from A1.1 activity), what level the measure impacts (micro/macro, or both). In the next step at each (micro/macro) level stakeholders (or PPs) indicated which area of impact (at that level) it affects (each level could have up to 4 different areas, so for a complex measure it might be up to 8 areas. But not all areas might be relevant. For the micro level (work force factors) the areas of impact were: recruitment, training, career development, employee well-being. For the macro level the areas of impact were: workforce productivity, knowledge transfer, organizational performance, retirement policies.

In the last step stakeholders assessed the impact on these areas from the 4 perspectives/aspects of impact (benefits, challenges, potential costs, legal/ethical implications; this was the main optics used) on a scale 1-3 (note: 1 = no or negligible; 2 = medium; 3 = significant impact). These aspects repeated themselves; they were the same for each selected area. In the commentary and qualitative data focused on those, which have higher scales (2 or 3). If the area was not relevant, stakeholders did not assess any aspect (the cell was usually empty).

Each region had an option to adjust its approach to regional needs and functioning practices. During the Period 2 the ideas and suggested measures will be elaborated into the national policy recommendations evaluated further (overall assessment) to be included in the prepared Deliverable D.1.2.2. Each planned measure/policy

recommendation will be assessed against the criteria: relevance, effectiveness, efficiency, sustainability, impact and feasibility of implementation (based on the OECD, ILO approach). For both deliverables, the triangulation elements (e.g. evidence from A1.1, qualitative data and from various groups in A1.2) increase the validity of measures and recommendations. Thus, the impact assessment will play a crucial role in shaping validated policy recommendations, while the jointly developed strategy and action plan will effectively incorporate its findings.

Figure 1: Process of creation and linkage of deliverables



Source: own processing

## 1.4 Context of national policies

The relationship between strategic documents on age management at the EU and national levels is characterized by a dynamic interplay of initiatives and policies aimed at addressing the challenges of an ageing population. The European Union plays a pivotal role in setting overarching frameworks and providing guidance, but the primary initiative often lies with the EU Member States, which tailor these strategies to their specific national contexts.

At the EU level, several strategic documents and policy initiatives underscore the importance of age management. The European Commission’s “European Pillar of Social Rights” includes principles directly related to active ageing and lifelong learning, promoting a fair and well-functioning labour market for all age groups. Additionally, the “Europe 2020 Strategy” emphasized inclusive growth, advocating for increased participation of older workers in the labour market. The EU also supports member states through funding programs such as the European Social Fund (ESF), which finances projects aimed at enhancing employability and social inclusion of older workers.

While the EU provides the framework and incentives, the implementation and customization of age management strategies are primarily the responsibility of individual Member States. National strategies often reflect the specific demographic, economic, and social conditions of each country. For instance, countries with rapidly ageing populations may focus on pension reforms and healthcare improvements, while others might prioritize lifelong learning and employment incentives for older workers. National action plans typically align with EU objectives but are adapted to local needs, ensuring relevance and effectiveness in addressing age-related challenges.

In summary, the EU sets the stage with strategic guidelines and supportive frameworks for age management, but the primary initiative and detailed implementation are driven by Member States. This collaborative approach ensures that age management strategies are both coherent across Europe and sensitive to the diverse contexts within each country.

## 2 Country Analysis

### 2.1 Austria

#### 2.1.1 *Country specifics*

The age ranges from 55 to 64 represents a big part of the Austrian workforce. However, we see a notable prevalence of part-time work and gender differences, favouring woman in this regard. Compared to other European countries, Austria's employment rate for older individuals falls below the EU average but has shown an increasing trend over recent years. Therefore, it is extremely important to maintain this tendency by implementing measures that promote the well-being of senior employees in order to value and retain the knowledge of older employees in the labour market.

#### **Country and regional context**

Age management strategies and policies in Austria encompass a range of initiatives aimed at promoting the well-being and productivity of the aging workforce. At the national level, Austria has implemented various measures to address the challenges and opportunities associated with an aging population, which crystalizes on a big variety of training and educational programs that enhance the skills and employability of older workers. Some common measures are flexible work arrangements to accommodate the diverse needs of employees across different age groups and health promotion activities to support the physical and mental well-being of older workers.

In addition to national policies, Austria also follows the guidelines set by the European Union to promote age management practices. The EU's Active Ageing Index, for example, provides a framework for assessing and promoting the active participation of older people in society and the labour market.

Overall, Austria's age management strategies and policies reflect a proactive and comprehensive approach to supporting older workers, which is maintained in the long-term through employment strategies at market level. These strategies are mainly supported and financed by the state and some remarkable ones are the 50+ employment funding, along with the employment initiative 50+. There is also a possibility to go on partial retirement and there are many incentives for employers to retain and support older generations. Other relevant measure is the promotion of training and development opportunities, which supports lifelong learning and skill gap reduction among generations.

However, these measures are not enough to avoid situations of discrimination. There are several studies showing that older workers do have a problem in finding employment and age discrimination still exists in practice. In his latest report (2018/19), the Equal Treatment Ombudsman documented 427 cases of age discrimination, which represents about 10% of all discrimination complaints.<sup>4</sup> To improve the existing situation, it is suggested that both policy makers and firms should be aware of possible discrimination against older workers. Therefore, the companies must be ready to employ and retain older workers by taking measures to facilitate longer working lives of their employees. Existing collective arrangements on seniority pay should also be reviewed by the social partners to ensure that wages are compatible with age-related productivity and longer work lives. (Stieglbauer, 2006)

### **Main stakeholders**

The quadruple helix approach was considered when looking for relevant stakeholders in Austria and we contacted different representatives from public administration (AMS or employment market service), from the academia (Uni Wien and FH, concretely departments who engaged with project-relevant issues), industry and businesses (concretely HR departments) and civil society. From all these invitations, 8 stakeholders were able to participate in an online co-creation workshop, in which 10 measures were presented. They had the opportunity to engage in a discussion in relation to the impact and potential effects of these measures.

### **Regional methodological approach**

In Austria, priority areas were identified from the analysis and data collected during A1.1. According to these priority areas, ten different measures were gathered based on research means and as suggestions from different stakeholders.

The co-creation workshop took place online due to location and time restraints, but it was quite efficient. The meeting consisted of a presentation of the project goals, followed by a detailed introduction of the different measures. After the presentation of each measure, the space was open to debate about it and stakeholders engaged in discussions providing general insights, which were noted down.

After the meeting, stakeholders got the possibility to review the measures in detail and they ranked them in a quantitative way. The average of responses is represented in the Excel table that summarizes the evaluated impact for each measure.

## Preferred problems

Based on the desk research and the insights from stakeholders, we determined that the employment challenges for individuals aged 55 and above in Austria stem from low employment rates, the prevalence of early retirement practices, health-related factors affecting employability, skill gaps and lack of training, difficulties in finding new jobs, and the need for effective policy interventions to support older workers in the workforce.

The final priority areas were reduced to three according to the feedback given in the workshop, as stakeholders suggested that the main solutions would be at market level and promoted from a top-down approach, but they also remarked the relevance of company commitment to age management promotion. Finally, all stakeholders agreed on the fact that age management is a topic that needs more awareness at society level and that a first step to achieve bigger changes is that the general population and employment sector believes on the value that older generations can bring to the labour market.

The three priority areas would be defined as follows:

- **Priority area 1:** Employment measures at market level  
The measures described under this category represent macro-level initiatives that are being promoted through a top-down level approach. Concretely, it is the state who foster its implementation and they are closely related to the labour market conditions.
- **Priority area 2:** Awareness Raising measures at society and company level  
The measures described under this category represent both, macro and micro-level initiatives, as awareness raising is a process that can take place at very different levels: societal level, company level, individual level. In this case, the initiatives are promoted mostly from organizations and companies, but they can also rely on public support for its implementation.
- **Priority area 3:** Training Measures for senior employees  
The measures described under this category represent micro-level initiatives, such as training programs and workshops that have senior employees as a target group. According to the results from the research in Austria and from different discussions with stakeholders, the digital skill gap is very high between generations and initiatives in this regard are essential for bridging differences. In order to implement these measures, HR departments and companies' strategic management are essential, but also a range of training service providers with a pedagogical approach to age management.

### 2.1.2 Longlist of suggested measures

The 10 measures (M) have been divided into three different priority areas (P):

- **P1: Employment measures at market level:**
  - o M1: Employment Initiative 50+
  - o M2: Partial Retirement Support
  - o M3: Joboffensive 50+
- **P2: Awareness Raising measures at society and company level:**
  - o M4: Dialog healthy and active aging
  - o M5: Age simulation suit GERT
  - o M6: WAGE Network "Growing older, having a future"
  - o M7: NESTORGOLD GÜTESIEGEL for age-appropriate companies and organizations
- **P3: Training Measures for senior employees:**
  - o Measure 8: Demographic consulting Digi+
  - o Measure 9: Mentoring scheme in retailing
  - o Measure 10: Training and Development for 50+

To fully understand why these measures are relevant and effective in the current labour market, an impact assessment has been conducted, in which all characteristics are explained and evaluated according to their impact in a range of "no or negligible (1)/medium (2)/significant impact (3)".

#### 2.1.2.1 Measure 1: Employment Initiative 50+

##### Short description of the Measure 1

The "Employment Initiative 50+" is taking place since 2018 and it is promoted by the Public Employment Service of Austria. They finance 165 million euros a year for the integration of older workers into the labour market. Funding is available for employees who are at least 50 years old and have been registered with the Public Employment Service for more than 90 days. They primarily use labour market policy instruments to promote employment: the integration subsidy, the combined wage subsidy and the social enterprises are intended to make it easier for people over 50 to enter or return to the labour market.



## Impact assessment of the Measure 1

This measure was evaluated very positively as it had a big impact on different aspects and stakeholders' interests at a *macro-regional* level. Some of the insights were that it promotes the integration of older workers on the long-run and at a structural level.

At the same time, it facilitates knowledge transfer as experienced workers re-enter or remain in the workforce and it reduces long-term unemployment, while reducing the financial burden on employers. The impact is also high on organizational performance, as the mix of older and young professionals fosters a collaborative environment that enriches experiences and brings new innovative approaches. Retirement policies are highly impacted as well, as the program balances the age structure and reduces the amount of people to be supported by pension systems due to early retirements.

In general, this measure was seen as a very inclusive and well-thought approach that creates a more resilient and adaptable economic structure.

### *2.1.2.2 Measure 2: Partial Retirement Support*

#### Short description of the Measure 2

"Partial retirement" is also an initiative supported by the Public Employment Service of Austria. It allows older employees to reduce their working hours for a certain period before retirement. Concretely, working hours can be reduced by 40 to 60 percent, but senior employees receive a wage compensation amounting to 50 percent of the difference. In the same way, contributions to health, pension and unemployment insurance will continue to be paid by the employer normally and the person will not lose any of those entitlements. Partial retirement also offers advantages for employers, as part of the salary is financed by the Public Employment Service, and it usually avoids a full retirement.

#### Impact assessment of the Measure 2

The main aspect that was highlighted as positive was that the measure retains valuable expertise within the organization and avoids an early retirement. The common situation of senior employees is that they do not want to keep the fast-working pace of the company in their last active years, but they want and need a more relaxed working environment that values their previous and ongoing expertise. Therefore, partial retirement is an intermediate measure between full-time employment and full-time

unemployment, which, in many occasions, neither of them seem to be the perfect scenario for senior employees.

At a macro-regional level, the partial retirement initiative positively influences the labour market as it fosters sustainability of retirement systems by encouraging gradual retirement. This slow retirement allows companies to avoid shortages and prepare for the full-time leave of their long-term employees. In this way, it is easier for HR departments to plan how the transition is going to be made and this measure highly correlates with mentoring programs, in which old employees instruct new ones before retirement completely.

### *2.1.2.3 Measure 3: Partial Retirement Support*

#### **Short description of the Measure 3**

Jobseekers aged 50 and over and organizations that are willing to hire people with many years of professional experience benefit from this employment promotion from the City of Vienna and AMS Vienna. On one hand, organisations that hire new employees from this group of people receive an attractive subsidy for 8 months. On the other hand, unemployed/job-seeking Viennese over 50 can use their previously acquired professional skills again. A win-win situation for everyone involved.

#### **Impact assessment of the Measure 3**

This initiative was also seen as highly beneficial for the labour market, at macro-level, but also for senior employees, at the very individual level, as it is an initiative that requires the direct engagement of older working generations.

On one side, it highly impacts workforce factors such as recruitment because it facilitated the selection and onboarding procedures, and the cost is highly beneficial for the company. At the same time, it ensures career development for senior employees and their well-being as fair salaries are ensured within the scheme.

At a macro-regional level, it enhances organizational performance and fosters an environment for knowledge transfer. The program highlights the value of senior employees and promotes their re-integration by seeing them as mentors that can share industry-specific insights and contribute to a diverse and skilled workforce.

One interesting discussion was whether this could lead to discriminated positions, as companies might hire these employees to get incentives, but they might not be able to satisfy their real career goals and personal needs at the company setting. One stakeholder suggested that these incentives should be first provided to age-friendly companies or that there should be periodic evaluations on the role of the employee.

#### *2.1.2.4 Measure 4: Dialog healthy and active aging*

##### **Short description of the Measure 4**

This measure is being promoted by Health Fund Austria (FGÖ) and it is macro-strategy that aims at creating a cross-policy strategy for active ageing, which is the aim of Health Goal 1 "Healthy living and working environments". The focus of the dialog is that older people can participate in the creation of new programs with stakeholders. They raise awareness at federal, state, city, municipal and NGO level and they have also some policy recommendations on how to make the working environment more age friendly.

##### **Impact assessment of the Measure 4**

This measure mainly affects workforce factors because it fosters an inclusive environment where older employees are valued. Society in general are more sensitized and HR departments are more aligned with the potential needs of older workers. The involvement of senior employees in program development promotes the design of age-friendly policies and practices at a macro-regional level and it leads to more inclusive retirement and hiring policies, as it fosters a well-adapted company culture for older generations.

The main impact might not be directly seen on the short-term, as it usually happens with awareness raising projects, but it sheds light on the issues faced by older generations and creates cross-sectorial and trans-generational understanding.

#### *2.1.2.5 Measure 5: Age simulation suit GERT*

##### **Short description of the Measure 5**

GERT is an age simulation suit that aims at raising awareness on the limitations of older employees to compensate for deficits with suitable measures. This suit targets companies' managers and strategic departments, who also need to be sensitized on age management. The self-awareness experience with the age simulation suit GERT is very impressive and the age simulation suit is very simple and easy-to-use. This suit was

produced by the company Wolfgang Moll, and they also implement workshops where to raise awareness through this sensorial experience.

### **Impact assessment of the Measure 5**

The measure was not marked as relevant by the stakeholder group as they believed that it cannot have a big impact or be generalized due to the costs of hiring or buying such suit. However, it was defined as a very interesting approach to raise awareness on the topic, as there are many workshops that use this sensorial methodology to make people understand how the corresponding target group feels in their day-to-day lives.

#### *2.1.2.6 Measure 6: WAGE Network "Growing older, having a future"*

### **Short description of the Measure 6**

The WAGE network stands for "Winning age" and it addresses practical issues related to "work and age" by developing solutions and innovative prospects together with companies, labour market policy stakeholders and experts. Some of their concrete achievements are a competence centre for generation management and age-appropriate working and a platform for information and know-how transfer which serve as an interface between research and application in the labour market.

### **Impact assessment of the Measure 6**

This measure was ranked in a very similar way to M4 as it mainly focusses on raising awareness and connecting relevant stakeholders to promote integration of the target group at macro and micro level. According to the main initiatives they had implemented, the impact was ranked high in the following aspects: Training, Career Development, Knowledge transfer and Retirement policies.

#### *2.1.2.7 Measure 7: NESTORGOLD GÜTESIEGEL for age-appropriate companies and organizations*

### **Short description of the Measure 7**

The NESTORGOLD GÜTESIEGEL is a standard for age- and generation-friendly organizational design in companies and organizations. The NESTORGOLD GÜTESIEGEL was developed on the initiative of the Ministry of Social Affairs in cooperation with the Ministry of Labor and Economy, the Chamber of Labor, the Chamber of Commerce and

national experts for age-appropriate work design and generation management. It provides a guideline for action for managers and employees for a professional assessment and the implementation of impact-oriented measures in the sense of effective generation management. The seal of approval is awarded to companies and organizations that have successfully completed the NESTORGOLD process and assessment. The NESTORGOLD award ceremony takes place approximately every two years.

### **Impact assessment of the Measure 7**

This measure was highlighted as a very essential one currently, as it fosters competitiveness among companies to be more age-friendly and it raises awareness indirectly. Additionally, it is a very good example of cooperation between relevant stakeholders, who have brought together their expertise on age management. The standards consider individual needs of people at all ages and generations needs of people in different phases of life, which points out the relevance of understanding age management as a long-term goal and a long-term strategy for HR departments and strategic management.

The seal of approval is awarded by a very relevant entity, Ministry of Social Affairs, which gives prestige to the measure and the award, increasing the impact of it at a macro-regional level. The main indicator that was seen as being impacted was “organizational performance” as it motivates companies to be better and better in this regard.

#### *2.1.2.8 Measure 8: Demographic consulting Digi+*

### **Short description of the Measure 8**

Digi+ demographic consulting is a free consulting project for the creation of age-appropriate and digitalized working environments in Austria. ÖSB Consulting and Deloitte support companies in developing a stable corporate strategy and use change and digitalization to secure their competitiveness. This project is co-funded by the European Union, and it is currently implemented in Austria.

## Impact assessment of the Measure 8

The most relevant insights from stakeholders highlighted that this measure was enhancing competitiveness at market level because supported companies in developing age-appropriate and digitalized working environments. At the same time, it also has a big impact on training and career development of senior employees, while reducing the burden on companies to navigate these complex changes alone.

It also ranked very high on impact regarding knowledge transfer and organizational culture as bridging skill gaps efficiently creates age-appropriate work environments promotes inclusivity and it enables change and adaptation to the new digital reality.

### *2.1.2.9 Measure 9: Demographic consulting Digi+*

## Short description of the Measure 9

Sonnentor, a retailer, has 220 employees in four locations throughout Austria. The average age of employees is 42. To minimise workers leaving employment early and to retain competence and experience within the business, the company has adopted new activities and organisational actions like a training 'Generation-Mentors' scheme, which allows knowledge and experience transfer.

## Impact assessment of the Measure 9

The measure was discussed long as it was seen as an internal company measure that it is easy to implement at a reduced cost. The biggest impacts were at workforce factors, such as recruitment because Sonnentor effectively minimizes early employee departures, retaining valuable competence and experience within the business. Also Training and career development are influenced by this measure because the mentoring program facilitates the transfer of knowledge and experience from older to younger employees, enhancing overall workforce skills and continuity, while offering new activities and training programs.

In general, this measure was seen as a qualitative an enriching measure to fostering age diversity and even team building within company culture.

### *2.1.2.10 Measure 10: Training and Development for 50+*

#### **Short description of the Measure 10**

WAFF Vienna helps employees who want to develop their careers. The organization is constantly analysing challenges on the Viennese labour market to develop appropriate solutions. One specific target group are older employees or unemployed people who want to advance in their careers. For this purpose, the entity offers a wide range of co-financed courses that reduce the skill gaps between generations and create new opportunities for senior employees.

#### **Impact assessment of the Measure 10**

This measure highly impacts the categories of training, career development and recruitment as it gives the possibility to older generations to avoid undesired skill gaps, but also allows senior employees to further plan their careers in the long-term without the need of their company to determine and pay these types of trainings.

#### **Summary**

The presented age management measures showcase a comprehensive approach that requires different stakeholders to be successful.

The employment initiatives emphasize creating opportunities for older workers through macro-regional programs. Awareness-raising efforts focus on promoting healthy aging and fostering age-inclusive work environments through dialogues, health programs, and accreditation for companies. Training measures play a crucial role in enabling senior employees to remain competitive in the evolving job market.

In conclusion, all these measures could constitute a valuable model to create an age-friendly ecosystem that fosters the creation of a more integrative and long-lived labour market.

#### **Implications**

The gathered measures will be very useful to formulate a strategy on how to disseminate and implement measures on age management in the Danube region, as many of the measures presented in Austria could be like the ones gathered and evaluated in other countries.

By creating this comprehensive and transnational summary, which summarizes findings and identifies common trends, we will be able to select and prioritize the most relevant measures for the Danube region.

This selection should take place through an adaptability analysis, through which we can understand the feasibility, potential and impact of each measure. Our final aim will be to have a set of policy recommendations that can be successfully implemented in different countries and to share these findings with stakeholders from various countries to get feedback on the proposed recommendations.

## Sources

Stieglbauer, Alfred (2006). *Strategies for Employment and Growth in Austria*. Eurosystem: Oesterreichische Nationalbank.

## 2.2 Bosnia and Herzegovina

### 2.2.1 Country specifics

#### Country and regional context

- ***Key Strategies and Policies Related to Age Management***

Age management strategies and policies are critical for Bosnia and Herzegovina as it confronts profound demographic shifts. With a rapidly aging population, BiH must prioritize several key areas to ensure the well-being and inclusion of older adults. Firstly, enhancing healthcare services tailored to the needs of older adults is essential. This includes increasing access to geriatric care, improving medical facilities, and addressing age-related health challenges effectively. Secondly, Bosnia and Herzegovina needs robust social support systems. Community-based care programs, caregiver support, and initiatives promoting active aging are vital to enhance quality of life and social participation among older citizens. Thirdly, adapting employment policies to support longer working lives is crucial. This involves combating age discrimination, promoting lifelong learning, and creating age-friendly workplaces that accommodate older workers. Lastly, fostering positive societal attitudes towards aging through education and awareness campaigns is imperative. This includes challenging stereotypes, promoting



intergenerational solidarity, and ensuring respect for the rights and contributions of older adults.

In conclusion, by implementing comprehensive age management strategies across healthcare, social services, employment, and societal attitudes, BiH can effectively address the challenges and opportunities presented by its aging population, ensuring a sustainable and inclusive future for all generations.

- ***Main Findings from the A1.1 Country Analysis***

The demographic analysis of Bosnia and Herzegovina reveals a notable aging population, with the average age increasing from approximately 41 years in 2012 to around 43 years in 2022. This demographic shift is marked by a rising aging index, indicating a growing proportion of older individuals compared to younger demographics.

In response, employment strategies have begun to emphasize the integration of older workers into the labour market. However, challenges persist, including health-related issues that can lead to early retirement and skill gaps exacerbated by rapid technological advancements. Additionally, outmigration of younger populations seeking better opportunities abroad further complicates the demographic landscape and labour market dynamics.

**Efficiency of Existing Measures.** Existing measures in Bosnia and Herzegovina have shown mixed effectiveness in addressing the employment challenges faced by older workers. Programs such as employment subsidies and vocational training initiatives have contributed to reducing unemployment rates among this demographic. However, significant challenges remain, including workplace conditions that are often not adapted to meet the physical needs of older employees.

Additionally, the rapid pace of technological advancement poses difficulties for many older workers, who may struggle to keep up with new skills and tools. Negative stereotypes regarding the productivity of older workers further impede their full integration into the labour market, creating barriers to their employment opportunities and overall economic participation.

**Demographic Situation in Bosnia and Herzegovina.** Bosnia and Herzegovina faces a complex demographic situation characterized by an aging population and declining birth rates. The average age is increasing, placing additional strain on healthcare and social services. Significant emigration, particularly among young people seeking better

opportunities abroad, contributes to a shrinking workforce and population decline. The country is ethnically diverse, primarily comprising Bosniaks, Serbs, and Croats, which influences political dynamics and social cohesion. While urban areas are growing as people migrate for jobs, rural regions often lack adequate services. Overall, these demographic trends pose challenges for economic development and social stability.

**Workforce and Labour Market Analysis.** The analysis of the working-age population in Bosnia and Herzegovina reveals an increase in the employment of older workers (aged 50-64), driven by extended working lives and various policy incentives. Despite this positive trend, the unemployment rate among older workers remains a concern, although it has been gradually decreasing thanks to targeted labour market measures. Programs focused on retraining and upskilling older employees have shown encouraging results, but ongoing efforts are essential to address skill mismatches and promote lifelong learning to ensure their full integration into the workforce.

**Challenges and Strategies.** Challenges in employing older workers in Bosnia and Herzegovina include inadequate workplace conditions, skill gaps, and health issues that can lead to early retirement. Strategies to address these challenges involve promoting flexible work arrangements, continuous education, and health programs specifically tailored to the needs of older employees. Encouraging intergenerational mentorship and knowledge transfer is also crucial for leveraging the experience and skills of older workers.

In conclusion, while Bosnia and Herzegovina has made progress in supporting the employment of older workers through various initiatives, significant challenges persist. A comprehensive approach is needed to adapt workplace conditions, enhance skill development, and foster an inclusive work environment that values the contributions of older employees.

### Regional methodological approach

Participants in Bosnia and Herzegovina were invited to a co-creation workshop as part of the IntegrAGE support network. Many attendees had previously engaged in interviews regarding the Country Analysis and Work-life Balance Reports, so they were familiar with the project. During the workshop, they reviewed the main findings from the assessment phase and collaboratively identified a shortlist of 10 potential areas for intervention.

Two round tables were then organized using the World Café methodology: one focusing on macro-level measures and the other on micro-level measures. The macro-level discussion was facilitated by Slap, while the BIOS team led the micro-level table. The first

round involved assessing the proposed measures and defining four priority measures for each level. In the second round, participants rotated tables to evaluate the measures and provide feedback using an evaluation matrix with specific indicators.

## ***2.2.2 Longlist of suggested measures***

### *2.2.2.1 Measure 1 – Action Plan for Employment of 55+ and Active Aging*

#### **Short description of the Measure 1**

This plan outlines clear goals and strategies for fostering longer working lives, including targeted support programs and retraining opportunities. By defining responsibilities, timelines, and funding options, it ensures ongoing engagement and effective policy coordination among all involved stakeholders.

#### **Impact assessment of the Measure 1**

This measure exerts considerable influence on both the micro and macro levels, notably improving recruitment processes, training opportunities, and organizational performance (rated mostly as 2 or 3 on the scale). Its main benefits lie in ensuring a structured framework for extended careers, promoting active aging, and retaining valuable expertise in the labour market. However, implementing such a plan may entail higher up-front costs, as well as legal and ethical considerations around equal opportunities and mandatory retirement policies.

### *2.2.2.2 Measure 2 – Active Employment Measures and Job Retention*

#### **Short description of the Measure 2**

These measures provide incentives such as subsidies, flexible work arrangements, and continuous training for employers to retain 55+ employees. They help older workers maintain their competitiveness in evolving job markets and encourage businesses to create inclusive workplaces.

## Impact assessment of the Measure 2

Targeting workforce stability at the micro level, these measures score high (scale 3) in areas like training, career development, and employee well-being, as they foster continuous skill-building and job security for 55+ workers. On a macro level, they also enhance overall workforce productivity and organizational performance by reducing turnover. Yet, challenges include potential budget strains for employers and the need for clear ethical guidelines to prevent age discrimination in allocation of benefits.

### *2.2.2.3 Measure 3 – Employment Agency for Older Generations*

#### **Short description of the Measure 3**

Such an agency specializes in career counselling, job matching, and networking services tailored to the needs of 55+ workers. It collaborates with local businesses and training centres to facilitate smooth transitions and extended workforce participation for older job seekers.

#### **Impact assessment of the Measure 3**

Focused on micro-level impacts such as recruitment and career development (primarily rated 3 in the table), this specialized agency matches experienced candidates with suitable positions, boosting confidence and employability among those 55+. The measure also supports macro-level goals by contributing to overall knowledge transfer and labour market stability. However, potential hurdles include the costs of setting up or expanding such agencies and ensuring legal compliance regarding data privacy and fair access.

### *2.2.2.4 Measure 4 – Raising Awareness on Benefits and Reward for Good/Healthy Workplaces*

#### **Short description of the Measure 4**

By highlighting the advantages of employing older workers and publicly recognizing companies with supportive workplaces, this measure promotes age diversity. Through rewards and best practice sharing, more employers are encouraged to adopt inclusive policies for their senior staff.

## Impact assessment of the Measure 4

With notably strong effects (scale 3) on employee well-being, this measure promotes an inclusive environment that recognizes the value of older workers' experience. At the macro level, it can drive improvements in workforce productivity and organizational image, while creating a culture of health-conscious practices. The main challenges relate to potential costs of reward programs and the ethical need to ensure fairness and transparency in recognition processes.

### *2.2.2.5 Measure 5 – Employer Education*

#### **Short description of the Measure 5**

These programs guide businesses on the legal, social, and economic benefits of retaining older employees and creating age-friendly environments. Through workshops and resource sharing, employers learn to adapt roles and processes that capitalize on the expertise of 55+ workers.

#### **Impact assessment of the Measure 5**

By guiding companies on the advantages of an age-diverse workforce, this measure impacts training, recruitment, and career development at the micro level (often rated 3) and bolsters productivity and knowledge transfer on a larger scale. Employers learn best practices, legal requirements, and methods to accommodate older employees' needs, resulting in mutual benefits. Nonetheless, costs for implementing comprehensive training programs and ethical obligations to maintain non-discriminatory policies can pose hurdles.

### *2.2.2.6 Measure 6 – Mutual Mentoring*

#### **Short description of the Measure 6**

Older employees are paired with younger colleagues to exchange technical knowledge, digital skills, and industry insights. This reciprocal learning fosters collaboration, team cohesion, and a culture of continuous professional development.

## Impact assessment of the Measure 6

Strongly rated for its impact on training and career development (2 or 3), mutual mentoring harnesses the strengths of intergenerational teams, with senior employees sharing expertise while also learning new skills from younger colleagues. Such initiatives enhance both employee well-being and knowledge transfer, ultimately boosting workforce productivity. However, careful attention is needed to address potential communication barriers, and there may be costs for structuring formal mentorship programs.

### *2.2.2.7 Measure 7 – Health Care: Additional Health Insurance*

#### Short description of the Measure 7

Offering specialized insurance packages for 55+ employees cover preventive health measures, screenings, and tailored medical support. This not only reduces out-of-pocket costs but also encourages older workers to stay healthy, active, and engaged in the labour market.

#### Impact assessment of the Measure 7

This measure shows significant effects (scale 2 or 3) on employee well-being and contributes to retention by offering enhanced support for older workers' health needs. On the macro level, healthier employees can elevate overall organizational performance and reduce absenteeism, benefiting productivity. Nevertheless, employers must weigh potential increases in insurance premiums and ensure legal compliance with privacy and anti-discrimination policies.

#### Summary

Bosnia and Herzegovina is facing significant demographic challenges with an aging population, declining birth rates, and notable outmigration of young people. These trends place pressure on healthcare and social services, while also shrinking the available workforce. In response, the country has introduced policies and strategies aimed at supporting longer working lives, improving healthcare for older adults, and combating age discrimination in the labour market. Notable measures include training incentives,

awareness-raising campaigns, and the establishment of frameworks that encourage employers to accommodate the needs of employees aged 55+.

Findings from recent analyses indicate that while some policies have helped reduce unemployment among older workers, challenges remain. Many older adults still confront limited workplace adaptations, skill gaps in the face of rapid technological change, and persistent negative stereotypes. To overcome these barriers, initiatives such as employer education, agency services for older generations, and intergenerational mentoring show promising results, suggesting that a holistic, multi-level approach can foster both organizational efficiency and social inclusion.

### Implications

Going forward, policymakers in Bosnia and Herzegovina should prioritize a comprehensive policy framework that strengthens support for extended working lives and tackles health concerns among older adults. In particular, resources need to be channelled toward expanding preventive healthcare and additional health insurance options for those aged 55+, ensuring that older workers remain active and productive. Coupled with targeted training programs, these measures would help mitigate skill mismatches, allowing older employees to adapt to the evolving demands of the labour market and reduce early retirement rates.

At the same time, fostering social acceptance and inclusivity in workplaces is crucial. Employers can be incentivized through rewards and public recognition to adopt age-friendly policies, and they should be offered clear guidelines on structuring intergenerational mentoring initiatives. Encouraging continuous employer education not only addresses negative stereotypes but also helps establish ethical, non-discriminatory practices. By integrating these approaches—covering health, skills development, and inclusive workplace culture—Bosnia and Herzegovina can create a sustainable environment where older adults thrive alongside younger generations.

## 2.3 Bulgaria

### 2.3.1 Country specifics

#### Country and regional context

- *Key strategies and policies related to Age management*

The key strategies and policies in Bulgaria related the concept of age management are as follows:

#### **National Strategy for Active Life of the Elderly in Bulgaria (2019 – 2030)**

The strategic goal of the Strategy is to create conditions for active and dignified life of the elderly by providing equal opportunities for their full participation in the society's economic and social life, which will be achieved by implementing the following priorities by 2030:

- Priority 1: Promoting the active life of older people in the field of employment
- Priority 2: Promoting the active life of older people in the field of participation in society;
- Priority 3: Promoting the active life of the elderly in the field of independent living;
- Priority 4: Creating capacity and a favourable environment for active living of older people at a national and regional level

**National Strategy for Demographic Development of the Population of the Republic of Bulgaria 2012 – 2030.** One of the main priorities laid down in the national strategy is: II. Overcoming the negative effects of population ageing, and improving the quality characteristics of human capital. The accomplishment of the second priority includes taking measures to meet the challenges created by the ageing of population. The measures are directed to overcoming the negative effects of the growth of unfavourable changes in age, e.g. the decreasing size and aging of the active population, the growing burden on the social insurance system and the state budget. The measures help improve the requirements for the quality and extending the scope of health care and social services for elderly people; and also providing better opportunities for education and formal and informal learning as a basis for professional realization on the labour market and a means of development of human resources in the process of life-long education; conducting a consistent policy for encouraging the labour activity of the elder workers.



**National concept for promotion of active ageing (2012-2030).** The National concept for promotion of active ageing is a continuation of one of the key lines of action of the Updated national demographic strategy of the Republic of Bulgaria with a horizon to 2030: Overcoming the negative effects of population ageing. The Concept offers a clear perspective for dealing with the effects of demographic ageing in the context of an integrated approach tailored to the specificities of the issue. The strategic objective of the National concept for promotion of active ageing is to create conditions for active and decent living of elderly people by ensuring equal opportunities for full economic and social participation.

**The national concept for active ageing comprises six operational objectives and targets.** There are 6 operational objectives:

- Operational objective No 1: Promoting active working life for older people.
- Operational objective No 2: Ensuring the financial stability of the pension system, conditions for an active and decent life, and reduction of poverty among retired individuals
- Operational objective No 3: Ensuring access to health services and prolonging life in good health condition.
- Operational objective No 4: Ensuring access to education, promoting life-long learning, further trainings and requalification of older people for the purpose of enhancing labour market mobility.
- Operational objective No 5: Developing and modernising long-term care and promoting access to social services; encouraging “silver economy”.
- Operational objective No 6: Promoting volunteering.

- ***Main findings from the A1.1 country analysis***

The main conclusions from the qualitative analysis and interviews with interested stakeholders (academia, ministry, companies, trade union, NGO) show the following conclusions:

- The age management is not very known and applied as a concept by the Bulgarian employers;
- Employees aged 55 and older face a variety of challenges in the workplace, which can be both professional and personal including age discrimination, technology skills gap, physical and health mental issues, generational differences, work life

balance, lack of training and development opportunities, feeling undervalued or marginalized.

- Most of the companies have not heard about policies/strategies at state level directed to specific age management measures.
- Different Initiatives that promote cross-generational mentorship should be developed including skill-sharing workshops, lunch-and-learn sessions, cross-generational team projects.
- Age discrimination remains a prevalent issue in many workplaces. Older employees are facing bias in hiring, promotion, or training opportunities, leading to feelings of marginalization and reduced job satisfaction
- There are not sufficient measures laid down in the strategic documents that are dealing with the issue of the aging population
- More initiatives that promote cross-generational mentorship should be developed including skill-sharing workshops, lunch-and-learn sessions, cross-generational team projects.
- The concept of healthy aging lacks popular support due to prevailing ageism and negative stereotypes of older adults
- Healthy aging policies should be encouraged and adopted to reduce the social and economic pressures placed on the nation

### Main stakeholders and participants

There were 12 institution representing employers and companies, trade unions and civil society. However, according the quadruple helix approach, the academic and government helices were underrepresented.

*Figure 2: Structure of Co-Creation Workshop participants*

Type	Name of (selected) institutions	Number
Employers	Regional chambers of commerce	6
Trade Unions	Employee's organisations	2
Companies	Almarex, Market test, International media concept	3
Civil society	Association of women entrepreneurs	1
	<b>TOTAL</b>	<b>12</b>

Source: own processing

## Regional methodological approach

BCCI organised physical co creation workshop at the premises of the Chamber on 22<sup>nd</sup> of May. 12 representatives of the stakeholder groups attended the event – regional chambers of commerce and industry, employees’ organisations, companies, civil society representatives. The measures were identified on the basis of previously researched good practices examples and fruitful discussion held during the co creation workshop. A presentation regarding the strategic age management documents/strategies in Bulgaria was given by a lecturer during the workshop. Suggestions and ideas were provided by the participants and the team of experts of BCCI. The evaluation matrix developed within the project was used for the evaluation of the measures.

## Preferred problems

Employees aged 55 and older in Bulgaria face a variety of challenges in the workplace, which are both professional and personal including age discrimination, technology skills gap, physical and health mental Issues, generational differences, work life balance, lack of training and development opportunities, feeling undervalued or marginalized.

Reaching work-life balance presents difficulties for older workers, who are frequently impacted by life stage, caregiving obligations, health issues, and workplace dynamics. Typical challenges pointed out during the interviews are: health issues, technological challenges, age discrimination and ageism, transition to retirement, workplace culture, social isolation, financial considerations, discrimination and biases against older employees, insufficient support from the work environment, lack of adaptation of workplaces for older employees.

### *2.3.2 Longlist of suggested measures*

On the basis of the strategic document analysis and researched good practices the suggested measures could be categorised in the following three groups:

1. Educational measures – peer learning, reverse mentoring, continuing education to increase digital competences
2. Financial measures - financial support for employers, health insurance programmes, retirement programme and incentives
3. Work-life balance measures - flexible hybrid model of work, part-time work

### *2.3.2.1 Measure 1: Reverse mentoring*

#### **Description of the Measure 1**

Practice where junior employees (younger/less experienced) mentor senior employees (older/more experienced). This approach contrasts with traditional mentoring, where senior employees guide junior ones. Reverse mentoring aims to bridge knowledge gaps, foster a more inclusive and dynamic workplace culture, and facilitate mutual learning. Reverse mentoring is particularly valuable in industries undergoing rapid technological change, where keeping up with new trends and tools is crucial for maintaining competitiveness. Key aspects of reverse mentoring include knowledge sharing, innovation and adaptability, career development, organisational culture.

#### **Impact assessment of the Measure 1**

At micro level the benefits on employee training, recruitment, well-being and career development were identified as significant. The potential costs are not high which makes this measure well accepted by the employers.

While reverse mentoring offers numerous benefits, it can also come with potential costs and challenges that were discussed by the participants in the co creation work shop. The challenges could be:

- resistance to Change: senior employees may resist taking advice from junior employees due to entrenched beliefs, pride, or a perceived threat to their authority
- mismatch of skills and expectations: If mentors and mentees are not well-matched in terms of skills, interests, or personalities, the mentoring relationship may be less effective or even counterproductive.
- potential for miscommunication: Differences in communication styles between junior and senior employees can lead to misunderstandings

At macro level the benefits on workforce productivity and knowledge transfer were evaluated as significant. The benefits on organizational performance and retirement policies are measured as medium. The legal and ethical implications at micro and macro level are negligible.

### *2.3.2.2 Measure 2: Peer learning*

#### **Description of the Measure 2**

Peer learning is the process of having cooperative learning experiences with people who have comparable statuses, ages, or levels of expertise. Peers collaborate to solve issues, build skills, and gain a deeper understanding of a subject in this type of cooperative learning. This method makes use of each member's experiences, expertise, and abilities to improve the group's learning objectives. Peer learning can take many forms, including study groups, peer tutoring, collaborative projects, discussion forums, and peer review sessions. It is commonly used in educational settings but is also valuable in professional development and workplace training contexts.

#### **Impact assessment of the Measure 2**

The benefits of the measure have positive effect and are evaluated with significant impact on employee training, well-being and career development. The potential costs are not high which makes this measure well accepted by the employers.

The participants in the work shop pointed out that following their observations the peer learning have a significant positive effect on career development, providing numerous benefits including skills enhancement, collaborative skills development, confidence building, knowledge sharing and development of continuous learning culture.

At macro level the measure was evaluated as positive regarding workforce productivity, knowledge transfer and organisational performance. Measuring the effect on retirement police it was evaluated as medium regarding benefits. The legal and ethical implications at micro and macro level are negligible.

### *2.3.2.3 Measure 3: Flexible hybrid model of work*

#### **Description of the Measure 3**

A work arrangement that blends remote and in-office work, giving employees the freedom to select where and occasionally when they work, is known as the flexible hybrid model of work. This model aims to balance the benefits of remote work, such as increased autonomy and reduced commute times, with the advantages of in-person collaboration and team cohesion found in traditional office settings. By adopting a flexible hybrid model, organizations aim to attract and retain talent, improve employee satisfaction, and

maintain productivity while adapting to the evolving expectations of the modern workforce.

### **Impact assessment of the Measure 3**

For recruitment and employee wellbeing the benefits were reported as significant. The flexible hybrid model aims to enhance work-life balance by allowing employees to integrate their professional and personal lives more seamlessly. This by other side lead to increased job satisfaction and overall well-being.

The estimated costs at micro and macro dimension are at low level. The legal and ethical implications are evaluated as medium at both levels. The benefits have medium effect on workforce productivity, knowledge transfer and organisational performance. The flexible hybrid model of work can significantly impact workforce productivity positively through Enhanced Focus and Efficiency, increased job satisfaction, enhanced collaboration tools, improved health. It could also impact negatively the productivity of the older employees through availability of communication challenges, digital and security concerns, team working problems.

#### *2.3.2.4 Measure 4: Financial support for employers*

### **Description of the Measure 4**

According to the Labour Code, in the event of a termination of employment, the worker or employee who has earned the right to a pension is entitled to receive payment from the employer equal to their gross wage for a period of six months. This amount may vary in the organisation depending on the management board decisions. It is a burden for micro and small companies as they have to pay quite significant amounts especially in the case when 2 or more employees in one year are ready for retirement. Financial incentives into this direction should be elaborated and adequate measures to be included in the relevant strategic documents.

### **Impact assessment of the Measure 4**

At micro level the benefits are significant on the employee wellbeing. The costs are low from employers' point of view because they will receive financial incentives by the relevant state programme.

At macro level the benefits are significant on organisational performance and retirement policies. The estimated costs are high. The legal and ethical implications are medium.

#### *2.3.2.5 Measure 5: Health insurance programmes*

##### **Description of the Measure 5**

Health insurance programs tailored for employees aged 55 and older often include specific features and benefits to address the unique health needs and concerns of this age group. These may include additional medical care, regular preventive medical examinations and screening, mental health services including therapy and counselling, long-term care insurance. By implementing these features, employers can help ensure that their older employees have access to the healthcare they need to maintain their health and productivity as they approach retirement.

##### **Impact assessment of the Measure 5**

For recruitment and employee wellbeing the benefits were reported as significant. The costs from employers' point of view are high. Health insurance programs play a critical role in the well-being of employees by providing access to necessary medical care, reducing financial stress, and promoting overall health. Comprehensive health insurance, combined with well-being initiatives, can lead to healthier, more productive, and more satisfied employees.

The legal and ethical implications at micro and macro level are evaluated as negligible. For workforce productivity, organisational performance and retirement policies the benefits are reported as significant.

#### *2.3.2.6 Measure 6: Continuing education to increase digital competences*

##### **Description of the Measure 6**

Continuing education to increase digital competences for older employees is particularly important in ensuring that they remain productive, competitive, and engaged in a rapidly evolving digital work environment. Tailoring education programs to meet the specific needs and learning styles of older employees can help bridge the digital divide and enhance their confidence and proficiency with modern technology. Continuing education may include tailored training programmes, practical workshops, peer support and

mentoring, on line courses and webinars, blended learning sessions combining on line learning with in person sessions.

### **Impact assessment of the Measure 6**

For recruitment, training, career development and employee wellbeing the benefits were reported as significant. At micro level the potential costs are low. The benefits for the employees in case of application of the measures are enhanced employability, increased confidence and job satisfaction, improved digital skills. The stakeholders agreed that improved digital skills facilitate more effective communication and collaboration with colleagues, clients, and partners. Empowered with digital competences, older employees also can contribute to innovation and help their organizations adapt to technological changes.

For organisational performance, knowledge transfer and workforce productivity, the benefits were reported as significant. The participants agreed that strong digital abilities within the workforce can increase productivity, optimise procedures, and spur company expansion. The companies' managers pointed out that implementing this measure, the organisations can ensure that their older employees are not left behind in the digital age, fostering a more inclusive, skilled, and dynamic workforce. The potential costs are estimated as medium at macro level.

#### *2.3.2.7 Measure 7: Retirement programme and incentives*

### **Description of the Measure 7**

Key elements of employee benefits that assist companies in attracting, keeping, and inspiring their personnel are retirement plans and incentives. These initiatives make certain that workers feel appreciated for their prolonged service and are ready financially for retirement. The retirement programmes may include defined benefit plans, individual retirement accounts, profit-sharing plans.

### **Impact assessment of the Measure 7**

For recruitment, career development and employee wellbeing the benefits were reported as significant. The convenient retirement measures help employees build a secure financial future, reducing stress and increasing productivity. The companies' managers of the stakeholders confirmed that through retirement incentives they support the



employees' financial well-being while fostering a loyal and motivated workforce. The potential costs were evaluated as medium at micro level.

For workforce productivity, organisational performance and retirement policies the benefits are reported as significant. The potential costs are negligible.

#### *2.3.2.8 Measure 8: Part-time work*

##### **Description of the Measure 8**

Employers may effectively retain experienced personnel, offer flexible work schedules, and assist staff members as they approach retirement by offering part-time work to older workers. The managers may offer to the older employee's flexible work hours allowing them to choose their working hours to fit their personal and family needs.

##### **Impact assessment of the Measure 8**

For recruitment, career development and employee wellbeing the benefits were reported as significant. The benefits include improved work life balance between professional responsibilities and personal interests or caregiving duties. Through the application of part time work the employer has the possibility to retain valuable knowledge, skills, and experience within the organization. This lead by other side to decrease of the costs associated with hiring and training new employees.

For workforce productivity, knowledge transfer and retirement policies the benefits are reported as significant. The part time work model provides to the employers mentorship opportunities - older employees can mentor younger staff, fostering knowledge transfer and professional development.

##### **Summary**

As a conclusion, the benefits of the proposed measures were identified more often and with greater intensity than the costs. At micro level the benefits are reported as medium and significant. For recruitment, training, career development and employee wellbeing the benefits were assessed as positive.

The SMEs representatives paid attention on the importance of the potential costs related to the application of the following measures – additional health care, continuing education

and retirement policies and incentives. The application of the mentioned measures requires additional financial resources.

At micro and macro level the legal and ethical implications were assessed between low and medium for all measures. For the participants in the co creation workshop was more difficult to evaluate the measures at macro level.

For workforce productivity and knowledge transfer the benefits were reported as significant for all measures. For organisational performance and retirement policies the benefits were assessed as medium and negligible for the measure 1, measure 2 and measure 3. For organisational performance and retirement policies the benefits were reported as significant for measure 4, measure 5, measure 6, measure 7 and measure 8.

## Implications

The planned measures correspond to the objectives laid down in the analysed strategic documents related to the age management in Bulgaria. They are developed on the basis of the identified challenges and will contribute to their overcoming i.e.:

- fostering collaboration and knowledge transfer between employees of different age through reverse mentoring and peer learning;
- enhancing work-life balance through flexible hybrid model of work and part time work;
- promoting the mental health and well-being of individuals aged 55 through health insurance programmes and retirement programmes;
- covering the gap related to digital skills through continuing education to increase digital competences.

Addressing the challenges and harnessing the opportunities associated with an aging population requires comprehensive policies and strategies that promote healthy aging, support active participation of older individuals in society, and ensure sustainable social and economic development for future generations. The present measures are developed targeting the needs of the aging population and in accordance to the main strategic documents.

Obstacles of the implementation of the measures could be lack of adequate programmes to provide financial support for SMEs in order to cover the amount paid by the employers before a retirement of an employee.

## 2.4 Croatia

### 2.4.1 Country specifics

#### Country and regional context

- *Key Strategies and Policies Related to Age Management*

In Croatia, key strategies and policies regarding age management focus on promoting the inclusion of older workers in the labour market and ensuring their well-being. The Ministry of Labour, Pension System, Family and Social Policy plays a crucial role in shaping these policies. One significant policy is the promotion of active aging through reforms in the pension system, allowing for flexible retirement conditions and encouraging older workers to remain active in the labour market longer. Additionally, the Croatian Employment Service (CES) implements programs aimed at retraining and supporting older workers, ensuring they acquire the necessary skills to remain competitive.

- *Main Findings from the Country Analysis*

The demographic analysis of Croatia highlights a significant aging population, with the average age increasing from 42 years in 2012. to 44.3 years in 2022. This demographic shift is accompanied by a high aging index, indicating a growing proportion of older individuals compared to younger ones. Employment strategies have thus focused on integrating older workers into the labour market. Yet, challenges remain, including physical and mental health issues leading to early retirement, and skill gaps due to rapid technological changes.

#### Efficiency of Existing Measures

Existing measures in Croatia have shown mixed efficiency. Programs like employment subsidies and training initiatives have helped reduce unemployment among older workers. However, challenges such as workplace conditions not being adapted to the physical needs of older employees, and the rapid pace of technological advancement, which many older workers struggle to keep up with, persist. Moreover, negative stereotypes about the productivity of older workers continue to hinder their full integration into the labour market.

## Demographic Situation in Croatia

According to the 2021 census, Croatia's population stands at 3,871,833, with a noticeable decline from previous years. This decline, coupled with an aging population, presents significant challenges. The number of older individuals (65 and above) has increased substantially, reflecting the demographic shift. This trend necessitates robust policies to manage the aging workforce effectively.

Croatia faces a negative natural population increase, with deaths consistently outnumbering births. This trend exacerbates the demographic challenge, making it imperative to retain older workers in the labour force. Additionally, migration trends show a net population loss due to higher emigration rates compared to immigration. Most emigrants seek better opportunities in other EU countries, while immigrants predominantly come from non-EU countries, including significant numbers from Asia.

## Workforce and Labour Market Analysis

The analysis of the working-age population reveals an increase in the employment of older workers (50-64 age group), a trend driven by extended working lives and policy incentives. However, the unemployment rate among older workers remains a concern, though it has been decreasing due to targeted labour market measures. Programs aimed at retraining and upskilling older workers have shown positive results, yet continuous efforts are needed to address skill mismatches and promote lifelong learning.

## Challenges and Strategies

Challenges in employing older workers in Croatia include inadequate workplace conditions, skill gaps, and health issues leading to early retirement. Strategies to address these challenges involve promoting flexible work arrangements, continuous education, and health programs tailored to the needs of older workers. Encouraging intergenerational mentorship and knowledge transfer are also key strategies to leverage the experience and skills of older workers.

In conclusion, while Croatia has made strides in promoting the employment of older workers through various policies and programs, significant challenges remain. Addressing these requires a comprehensive approach that includes adapting workplace conditions, continuous skill development, and fostering an inclusive work environment that values the contributions of older employees.

## Main stakeholders and participants

A support network was created around the quadruple helix principles enhancing stakeholder diversity and collaboration in addressing employment of persons 55+. Therefore, Croatian partners gathered experts from:

- government - represented by the Croatian Employment Services as the main employment agent also responsible for the implementation of active employment measures and programs
- academia – represented by the University of Osijek and also the Faculty of Economics having expertise in research and creating macro and micro-level policies in human resources management
- The business sector is represented by the three support organizations of employers and BIOS as a prominent business incubator
- Civil society's view was represented by community-based association and veteran social coop, together with Slap also representing the Croatian Social Enterprise Network

*Figure 3: Structure of Co-Creation Workshop participants*

Helix	Name of (selected) institutions	Number of participants
Government	Croatian Employment Services	1
Academia	University of J.J. Strossmayer in Osijek, Faculty of Economics in Osijek	2
Companies	Croatian Chamber of Economy, Croatian Chamber of Crafts, Croatian Employers' Association, Business Incubator BIOS	4
Civil society	Croatian Social Enterprise Network – Social Coop Darđanka Association P.G.D.I. Association Slap	3
	TOTAL	14

Source: own processing

All stakeholders have signed the Letter of Intent to provide inputs, expertise, and support in all other related activities of IntegrAGE project.

## Regional methodological approach

Participants were invited to participate in the co-creation workshop being part of the IntegrAGE support network. Most of them also participated in interviews giving their views on creating Country Analysis and Work-life Balance Reports so they were already familiar with the project. Nevertheless, at the workshop, they were informed about the main findings of the assessment phase and jointly created a shortlist of 10 possible areas of intervention. Then we organized two round tables using the World café methodology, having one table with macro and the other with micro-level measures. The macro level table was facilitated by Slap and the micro level table by the BIOS team. There were two rounds: 1<sup>st</sup> to assess proposed measures and define 4 priority measures for each level and the second round (rotating participants) to evaluate the measures and provide feedback using the evaluation matrix with all the indicators.

As representatives from Association P.G.D.I. were not able to participate in the workshop in person they were provided the summary from the co-creation workshop and gave their inputs online.

## Preferred problems

As a result of the assessment process in creating a Country Report and Work-life balance Report, and having high-quality feedback from partner organizations, the Croatian team came up with the following preferred problems:

- a) Macro level: insufficient recognition of employment issues of older workers at all levels, no adequate policies and support programs, not enough support measures that would boost employment and job retention, insufficient visibility of good practices
- b) Micro level: empowering and life-long learning for older employees (more flexible and tailor-made educations) with more clear and creative benefits for individuals and companies, inadequate health care and other benefits meeting their very needs, weak mentoring system and transfer of knowledge – no mutual mentoring system

### *2.4.2 Longlist of suggested measures*

All the listed problems were discussed within the Croatian team (BIOS and Slap) and also with the stakeholder support team prioritizing and offering a possible solution. In creating the list of suggested measures, we made the clear division of macro and micro level

measures but had in mind that all the proposed measures are to tackle and be effective in more areas.

#### *2.4.2.1 Measure 1: Action Plan for Employment of 55+ persons and active aging*

##### **Short description of the Measure 1**

An Action plan is to be done at the national level involving all key stakeholders and social partners to jointly outline strategic measures to increase the employment rate and integrate individuals aged 55+ into the labour market. A comprehensive approach is to increase employment opportunities, enhance employability, promote inclusivity, and provide resources and incentives for employers to hire and retain older employees.

##### **Impact Assessment of the Measure 1**

Proposed measure 1 is seen as the baseline for all other measures as it is to set up objectives, reach a consensus of key stakeholders, and propose the set of actions to reach these objectives. It is expected to have a rather high impact on both macro and micro levels providing a framework for other actions and initiatives. Benefits are far higher than costs with expected positive effects on all workforce factors and what is important in boosting other measures and policies. The only challenge mentioned might be to overcome the initial resistance of other age groups concerning the preferred treatment of older employees. It can be overcome by a good communication plan emphasizing the long-term benefits for employers' well-being, companies, and the national economy. In general, all the measures are to contribute to the creation of a more inclusive and robust labour market, fostering economic stability and social cohesion across the nation (macro and micro level).

#### *2.4.2.2 Measure 2: Active employment measures and job retention*

##### **Short description of the Measure 2**

To effectively boost the employment rates of individuals aged 55+, it is essential to create and implement specific employment measures. These measures should target both the supply side (skills and readiness of older workers) and the demand side (employer incentives and workplace adaptations) of the labour market. Some of the proposed measures are tax credits and wage subsidies for hiring and retaining older workers, part-

time and remote work opportunities, job-sharing programs, and different mentorship programs. Measures are to include employment, creation, and retention of jobs within civil society organisations and the social economy which play a significant role in the social and economic integration of vulnerable groups. Measures may include grants for social economy enterprises, tax benefits, training and development programs, flexible work arrangements, shared mentorship and networking programs.

### Impact Assessment of the Measure 2

Although this measure seems to be a burden to the national budget in the long run it is cost effective with benefits and impacts being far higher than costs. Croatia already has few measures for employing and retaining older employees and an extensive training program that is also available to older employees, these measures are to be upgraded. The effectiveness of existing measures would be better if they were more flexible and adjustable to individual needs (both of employees and employers) and better promoted and available to employees with lower digital skills.

Therefore, civil society organizations might be excellent intermediaries for coming up with avenues and programs for older employees, especially through social economy enterprises and non-profit organizations.

Active employment measures contribute to all macro and micro level indicators with positive cost-benefit effect.

#### *2.4.2.3 Measure 3: Employment agency for older generations*

### Short description of the Measure 3

The establishment of a dedicated agency to promote the employment of individuals aged 50+ presents both significant benefits and notable challenges. It should provide tailored services addressing the specific needs of older workers such as job matching, career counselling, and skills training. It is to be organized in close cooperation with the Croatian Employment Services complementing already existing programs and services as well as available employment measures and initiatives.

### Impact Assessment of the Measure 3

A specialized employment agency is a dire need and it can learn from best practices in neighbouring countries such as Slovenia. It brings many benefits at both macro and micro



levels. At the same time, it also presents challenges related to funding, coordination, overcoming age discrimination, meeting diverse needs, and measuring impact. In Croatia, it is recommended that Agency works close to Croatian Employment Services as they already have a wide network of regional and local branches, links to employers, and expertise in job placement. At the same time, they represent a big government system that is not flexible enough to address growing and changing market needs. Therefore, a social enterprise form getting a national grant for start-up costs might be an optimal solution. Close cooperation with other support institutions is also highly recommended, especially the Croatian Employers Association and Croatian Network for Social Enterprises. Very high impact and benefits for recruitment and employee wellbeing. Concerning the macro-level, we expect to have a moderate and positive impact on all indicators.

#### *2.4.2.4 Measure 4: Raising awareness on benefits and Rewards for good/healthy workplaces*

##### **Short description of Measure 4**

Creating an enabling environment for the employment of persons 55+ requires support from all sectors but also the general public. There needs to be a long-term campaign promoting the benefits on having solid policies and effective practices for employing and retaining jobs for elder employees. Public awareness and a positive attitude are crucial to get support not just from public institutions and employers but also to create a positive organizational climate within companies. Other age groups are to become aware of all the benefits and to fully understand that it is not just a matter of solidarity but also smart management of scarce human resources within the company and society as a whole. Therefore, there needs to be an initiative to organize an Annual Award for good/healthy workplaces and smart policies for motivating and empowering employees to use their full working potential.

##### **Impact assessment of the Measure 4**

This is a complex measure that requires a long-term and strategic approach involving employers' associations, specialized consulting companies and media representatives. It is assessed to have a medium long-term impact on employee well-being and the entire set of another macro-regional labour market (workforce productivity, knowledge transfer, organizational performance, and retirement policies). It is important to emphasize that a

one-time campaign would not produce any long-term impacts but well-designed and comprehensive sets of activities will create positive attitudes within the key stakeholders and general public. In previous periods there was an overall attitude that the future of the economy is in activating and giving preferences to well-educated young people. It was complemented by various policies, funds, tools, and promotional campaigns emphasizing the necessity and benefits of active young citizens. Older citizens were seen as a burden to the economy so there is a dire need to change that perception among the general public and thus policy makers. The costs of such a public campaign may be significant but the benefits are far greater than the investment.

#### *2.4.2.5 Measure 5: Employer Education – Raising awareness among employers about the problems of older workers and age Management Models*

##### **Short description of Measure 5**

The measure aims to educate employers on the unique challenges faced by older workers and the importance of implementing age management models. By raising awareness, the goal is to foster a more inclusive and supportive work environment for employees aged 55 and over. This initiative will involve a series of workshops, training sessions, and informational materials designed to highlight the benefits of age diversity and effective age management strategies.

##### **Impact Assessment of the Measure 5**

At the micro level, this measure is to produce high benefits in recruitment through improved understanding among employers about the added value of hiring older workers, potentially leading to increased recruitment of this demographic. At the same time, serious challenges are to be expected – facing resistance from employers due to stereotypes and misconceptions about older workers' productivity. Potential costs are associated with organizing additional training sessions. There is also a moderate benefit to career development opportunities with clear benefits to employers and employees. There is also a challenge is Changing employer perceptions about the career potential of older employees and integrating age diversity into career development plans. This measure is also contributing to the macro-regional labour market creating moderate benefits to workforce productivity and organizational performance. Challenges include the widespread adoption of age management practices across various industries and the

need to integrate age management practices into existing organizational structures and culture.

#### *2.4.2.6 Measure 6: Mutual Mentoring – Mentoring Between Older and Younger Employees*

##### **Short description of Measure 6**

The measure aims to establish a mutual mentoring program where older and younger employees mentor each other in a non-hierarchical relationship. This initiative focuses on skill exchange: older employees will acquire digital and other modern skills from younger colleagues, while younger employees will gain valuable experience and knowledge from older colleagues. The goal is to foster intergenerational collaboration, enhance skill sets across age groups, and promote a culture of continuous learning and mutual respect within the workplace. In the system of mutual mentoring, neither party will feel subordinated.

##### **Impact Assessment of Measure 6**

Mentoring is seen as a generator of mutual understanding, respect, and a baseline for enabling organizational climate. If properly designed and implemented it creates a significant impact on training, career development, and knowledge transfer by:

- Encouraging ongoing professional development for both older and younger employees, enhancing overall workforce capability
- Accelerating career growth by broadening the skill sets and fostering leadership qualities across generations.
- Facilitating effective knowledge transfer, preserving institutional knowledge and fostering innovation.

Cross-generational mentoring programs also produce moderate benefits to workforce productivity (through improved skills and knowledge transfer) and organizational performance (through a skilled, knowledgeable, and collaborative workforce).

When it comes to challenges it is of vital importance to create structured programs that ensure comprehensive knowledge sharing; to coordinate schedules and find common ground for effective mentoring relationships; to measure the long-term impact of mentoring on career progression and integrate mentoring outcomes into organizational strategies.

*2.4.2.7 Measure 7: Health Care – Additional Health Insurance / Systematic Check-Ups Paid by the Employer for Older Employees*

**Short description of Measure 7**

This measure aims to improve the health and well-being of older employees by providing additional health insurance and regular systematic check-ups funded by the employer. The goal is to detect and prevent health issues early, promote a healthy lifestyle, and ensure that older employees remain productive and engaged in the workforce. This initiative will involve partnerships with health insurance providers and medical institutions to offer comprehensive healthcare packages tailored to the needs of employees aged 55 and over.

**Impact assessment of Measure 7**

This measure is to have the highest impact on employee well-being with clear benefits of enhancing overall well-being and job satisfaction by addressing the specific health needs of older employees. But it also comes with challenges such as tailoring well-being programs to effectively meet the diverse needs of older employees and possible legal and ethical implications through ensuring compliance with workplace health and safety regulations. Also, potential costs might be significant requiring a certain period to prove to be efficient and cost effective.

Well-tailored healthcare and well-being programs are also creating a moderate impact on the macro-regional level, especially on workforce productivity by increasing overall workforce productivity, reducing health-related absences, and maintaining a healthy and active older workforce. In the long run, it also creates a moderate impact on retirement policies by promoting flexible retirement policies that accommodate the health needs of older employees, encouraging longer workforce participation.

Legal and ethical implications may be challenging in ensuring fair and transparent retirement practices that support the health and well-being of older employees.

#### *2.4.2.8 Measure 8: Education Benefits – Introducing Special Benefits (Days Off, Salary Bonuses, Promotions, etc.) to Motivate Older Employees to Pursue Education in Areas Necessary for Their Job Performance*

##### **Short description of Measure 8**

This measure aims to incentivize older employees to engage in further education and training by offering special benefits such as additional days off, salary bonuses, and opportunities for promotion. The objective is to enhance job performance and adaptability among employees aged 55 and over, ensuring they remain competitive and effective in their roles. By recognizing and rewarding their efforts to upskill, this measure fosters a culture of continuous learning and professional development.

##### **Impact Assessment of Measure 8**

This measure has the most significant impact on Training and Encourages ongoing professional development for older employees, enhancing their skills and job performance. It also comes with the moderate challenge of motivating older employees to participate in training programs and overcoming potential resistance to new learning as well as moderate costs to invest in tailored training programs. Career development benefits are also seen as significant as it supports career advancement by rewarding educational achievements with promotions and other career development opportunities.

As a notable challenge, there is a need to integrate educational achievements into the existing career development framework with also moderate costs for development of structured career development programs and incentives. As a result, we expect to have a moderate impact on employee well-being and enhance job satisfaction and motivation by recognizing and rewarding the efforts of older employees. It comes with the challenge of having a fair work-life balance to avoid overburdening employees.

At the macro-regional labour market level this measure created a moderate impact on workforce productivity with the challenge of ensuring consistent participation in educational programs across different regions and industries. Concerning the legal and ethical implications there needs to comply with regional labour standards and productivity benchmarks.

## Summary

During the evaluation process, there was an agreement that this topic is not sufficiently being addressed as there is no understanding of its importance and long-term consequences for ignoring the problem of proper motivation and integration of elderly employees. As one University representative said “We were supposed to talk about this problem at least five years ago to be able to have efficient solutions by now. If we keep ignoring obvious trends and just cope with consequences we’re missing so many opportunities”. By not properly and timely addressing the problem, there are serious implications not just for the well-being of individuals and benefits for company productivity but for the entire set of socio-economic performance indicators. Also, there is a clear link between macro and micro-level measures and indicators and they are all interconnected. Interestingly for most participants, it was easier to look for the solutions at the macro level expecting the government institutions to firstly create a framework and demonstrate willingness to tackle the issue properly and systematically. The government needs to address the issue and provide a platform for other players and stakeholders to join and co-create efficient policies and models. Measures that are to be implemented at the employers’ level are to complement the macro-level policies and provide creative responses to growing problems. There are many good solutions and one way is to look for good practices already tested in other EU countries. IntegrAGE initiative was more than welcome for two main reasons: a) opening a very big and neglected issue and b) having an opportunity to learn from best practices in other Danube region countries. It was very useful to get insights from the scope of various stakeholders and to have a neutral ground for expressing ideas and solutions.

## Implications

All the proposed measures are complementary and are to create a favourable ecosystem for supporting active aging, increasing the employment rate, and integrating individuals aged 55+ into the labour market. There needs to be a coordinated approach both top-down and bottom-up to create new employment opportunities, enhance employability, promote inclusivity, and provide resources and incentives for employers to hire and retain older employees. Raising public awareness of benefits will help create a more supportive attitude among all key stakeholders and boost the success and efficiency of suggested measures, including active employment measures, specialized employment agencies, creation of innovative employment opportunities within the social economy sector. All

macro measures are to create a framework for companies to employ their creative potential for coming up with new and innovative initiatives for increasing the well-being and productivity of 55+ employees. Older employees are to be seen as a company and community asset rather than a low productive cost. It will take some time before some best practices show excellent results and will show the way to other employers. It is of vital importance to measure, value, and evaluate the contributions of older employees to have a baseline for creating and benchmarking different efficient practices.

## 2.5 Czech Republic

### 2.5.1 Country specifics

This chapter sets the context for the longlist of the measures. It highlights the most important strategic documents with relevance to Age Management in Czechia. Among them are the Strategic Employment Policy Framework 2030, Employment Policy Strategy 2020 and the Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025. Those are complemented by the main findings from the activity A1.1. Each region could reflect characteristics and needs of stakeholders. In the following text, the stakeholders, regional approach and preferred problems are described.

More information can be obtained in topically connected deliverables D1.1.1 and/or D.1.1.2 eventually.

#### Country and regional context

- *Key strategies and policies related to Age management*

The **Strategic Employment Policy Framework 2030** addresses not only long-term labour market trends, such as an aging population, but also emerging developments like new technologies, robotization, automation of work, and artificial intelligence. Being over 55 is seen as a disadvantage in the labour market, prompting the use of active employment policies and measures aimed at maximizing employment, including job creation, counselling, and retraining.

One of the goals of the **Employment Policy Strategy 2020** was to increase the employment rate of older workers aged 55-64 to 55%. An essential aspect of the personalized approach is activating the supported individuals' own internal resources and motivation. The primary goal is to ensure access to suitable employment for everyone in the labour market or those who wish to enter it. Comprehensive support packages should include

elements of activation, motivation, enhancing employability through human capital development, and creating suitable job opportunities as necessary.

**The Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025** outlines various active employment policy instruments and measures aimed at ensuring the sustainability of employment for older individuals. These measures include support for retraining seniors and lifelong learning for people aged 50 and above. Additionally, the plan emphasizes tools to support business start-ups, such as counselling, coaching, targeted grants, soft loans, tax write-offs, and exemptions from social security payments. It also aims to raise employer awareness about the importance of age management.

- *Main findings from the A1.1 country analysis*

Previous research, in particular qualitative analysis of semi-structured interviews with representatives of companies, academia, public administration and the non-profit sector, has shown that the topic of age management is not visible in Czech society and cannot be considered a priority. Even, especially in the corporate environment, the prevailing opinion is that focusing on people 55+ may be considered inappropriate or even discriminatory. At the same time, it has become clear that people 55+ face problems in the labour market, particularly when they become unemployed and are looking for work. Only in sectors where a larger number of 55+ people are employed are changes in the workplace being considered, e.g. expanding sick days, but these benefits are intended for all employees regardless of age. Last but not least, it has been found that nowadays it is not the 55+ generation that is perceived as a big problem, but rather the 60+ generation. Age limit of ageing is shifting, only a few years ago active employment policy programmes were associated with people 50+.

### **Main stakeholders and participants**

The quadruple helix approach was considered when creating the team of stakeholders involved in defining the needs and evaluating the proposed measures. Representatives of the categories of government (public administration – Ministry of Labour and Social Affairs), academia, industry (enterprises) and civil society (non-profit organisations) were approached. These stakeholders are also involved in other activities within the IntegrAGE project, but only those who expressed interest in a closer form of cooperation were invited to identify proposed age management measures.



Figure 4: Structure of Co-Creation Workshop participants

Helix	Name of (selected) institutions	Number
<b>Government</b>	MoLSA, Labour Office	2
<b>Academia</b>	TUL, UJEP	2
<b>Companies</b>	Autokabel Krupka, BMK Czech Technologies + 2 other	4
<b>Civil society</b>	Age Management, ICUK	2
	<b>TOTAL</b>	<b>10</b>

Source: own processing

### Regional methodological approach

On the basis of key strategies and policies related to age management in the Czech Republic, in particular The Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025, 4 main areas have been identified. These were subsequently discussed at a co-creation workshop with stakeholders. The Mural app was used for the assessment, which enabled everyone to be involved regardless of whether they were present in person or remotely. The dimensions of urgency of the problem and the difficulty of the solution were assessed for all headings. Relevant ideas for action were generated step by step using a brainstorming method. Good practice examples, which had been sought in advance, were also reflected in the proposals. From an initially broader list of measures, those that received the most support at the workshop were selected. The original intention of a follow-up evaluation using an evaluation matrix proved problematic, was very time consuming and was also perceived as unclear by some stakeholders. Therefore, a change was made and the original matrix was transformed into an online questionnaire that was subsequently sent to stakeholders. The content of the questionnaire was completely in line with the original evaluation matrix, but the format was more user-friendly.

### Preferred problems

On the basis of The Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025, the following areas have been identified: retraining and further education, support for entrepreneurship, work-life balance and campaigns/regulation of the working environment. Examples of good practice from abroad were sought for all of them, and it turned out that some measures actually target more than one area. This was also demonstrated in the subsequent evaluation, which

aimed to identify potential benefits, costs and legal and ethical implications. At the same time, the impact of each measure on the micro and macro level was examined. Impacts on recruitment, training, career development, employee well-being, workforce productivity, knowledge transfer, organisational performance and retirement policies were monitored. An attempt was made to eliminate proposals that, while strengthening one of the areas under study, would potentially be detrimental to another. Conversely, preference was given to those with a strong positive spill-over effect to other areas.

### *2.5.2 Longlist of suggested measures*

The proposals for action below address the 4 core areas of retraining and further education, support for entrepreneurship, work-life balance and campaigns/regulation of the working environment. Two measures have been proposed for each, with "start-up mentoring" covering both "retraining and further education" and "support for entrepreneurship".

#### *2.5.2.1 Measure 1: Older employees train new (younger) colleagues*

##### **Short description of the Measure 1**

SIGR BIZJAK (road transport, Slovenia) systematically involves older workers in the training of new (young) employees. Older employees act as mentors and pass on to younger colleagues the experience they have gained over the years with the company. At the same time, the younger ones help the older ones to learn new digital tools needed for their work, so there is mutual learning, not only passing on information to the younger employees.

##### **Impact assessment of the Measure 1**

This measure is supposed to affect employers and their work force (micro-level). The benefits outweigh the costs in all examined dimensions, with particularly positive effects on employee training, recruitment, well-being and career growth identified. Mutual intergenerational respect and diversity in the workplace are also highlighted. On the other hand, the possibility of problematic communication between older and younger colleagues was mentioned as a pitfall; therefore, the measure was supplemented by a proposal to establish communication rules in the company's code of ethics.

### *2.5.2.2 Measure 2: Start-up mentoring (help from a mentor/coach to an aspiring entrepreneur 55+)*

#### **Short description of the Measure 2**

In addition to financial support, the help of a mentor/coach is also suitable for starting a business, who will give the budding entrepreneur the necessary experience and knowledge, and support him/her in thinking and becoming aware of his/her own experience, possibilities or priorities by asking appropriate questions. The availability of such services could be ensured by a wide range of providers, from the advice services of the Labour Office, to special courses organised by third age universities, to the business sector. For example, the UK consultancy firm Advantages of Age Ltd specialises in mentoring people 50+ who choose to pursue an entrepreneurial career. The firm's founders Mark and Susanne (both also 50+) report that hundreds of future entrepreneurs have already been through their "Start-up School for Seniors".

#### **Impact assessment of the Measure 2**

At the micro level, the most frequently identified positive impact was on the career development of medium-intensity workers. Stakeholders agreed more on the impact at the macro level. In particular, a positive (moderate to significant benefit) was indicated for the "retirement policies". A recurring claim in the supplementary information was that this measure will help to keep people 55+ economically active for longer. For organisational performance, knowledge transfer and workforce productivity, the benefits were reported as medium. At the same time, costs in these areas are assumed to be medium. Simultaneously, concern was expressed that this measure will lead to an outflow of (needed) employees from companies as they opt for self-employment.

### *2.5.2.3 Measure 3: Financial support for start-ups of people 55+*

#### **Short description of the Measure 3**

According to the 2022 OECD report "Inclusive Entrepreneurship Policies: Country Assessment Notes", some seniors in the EU use self-employment as a bridge between the working age and retirement stages of life. Entrepreneurship allows them to reduce their workload and have control over their work performance. Furthermore, the report states that although the Czech Republic (in particular through the OP Enterprise and Innovation) provides financial support for start-ups, the conditions of support are not sufficiently adapted to the target groups of inclusive entrepreneurs, including people 55+. In the

United Kingdom, the PRIME (Prince's Initiative for Mature Enterprise) initiative was set up in 1998, providing funding for people over 50 to become self-employed.

### Impact assessment of the Measure 3

As with the previous measure, positive macro-level effects prevailed, especially for workforce productivity and retirement policies, with the strength of the impact being medium. The estimated costs are also at a medium level. At the micro level, the benefit to career development was identified as highest (significant), but the costs for all micro-level areas were identified as rather small (not significant). Again, as with the 'start-up mentoring' measure, concerns were expressed about the potentially negative impact on firms that may thus be affected by the brain drain into the business sector. Impacts on employee well-being of people 55+ with mixed results. On the one hand, expected benefits (moderate intensity), but also concerns noted about negative impact in the form of the stress burden of self-employment for older persons.

#### *2.5.2.4 Measure 4: Part-time without part-time pay*

### Short description of the Measure 4

Bosch Diesel is a major employer in the Jihlava region. When the company's management realized that the average age of the workforce was increasing and that there was an increased risk of early retirement, it introduced its own "pre-retirement reform" program for employees who had three years left before their proper retirement. These employees can reduce their working hours by half, but their pay is the same as before. This allows employers to recruit new young employees and train them to gradually replace retiring employees.

### Impact assessment of the Measure 4

The measure that has attracted the most attention and also the most divergent evaluation by companies and other stakeholders. Companies described the proposal as inspiring, but at the same time they believe that only big (strong) companies can afford it, as they consider it very costly. Clearly a positive benefit for employees 55+ in all aspects examined. Concern was repeatedly mentioned about how other (age) groups of employees will react to such a measure and whether there might be abuse (stowaway strategy). These objections were also reflected in the high rating of the ethical (legal) implications of the measures. At the micro level, the benefits for recruitment (a recurring argument for enhancing the company's reputation) and career development scored

highest. At the macro level, very different views on the impacts, e.g. for the criteria workforce productivity or knowledge transfer, some stakeholders expect a strong positive impact, the other part evaluates the benefits as minimal.

#### *2.5.2.5 Measure 5: Retirement preparation plan*

##### **Short description of the Measure 5**

Retirement is a major life change that not only affects you financially, but also means a major lifestyle change. A person who prepares and plans for this change in advance usually adapts better to the new situation. In some European countries, there are organisations (usually non-profit organisations) that provide a wide range of services for future elderly people, in an attempt to ease their transition to retirement. They primarily offer information on financial security, but also work on active ageing, healthy lifestyles and helping older people to remain socially active after leaving the workforce. Age UK is an example of such an organisation. In the Czech environment, some consultancy firms offer courses for employees to help them (and their employers) plan for retirement, e.g. ProEduCo.

##### **Impact assessment of the Measure 5**

Conflicting assessments of the benefits and risks for employees: some foresee an increase in employee well-being, others fear that such an option will not be appreciated by all (some will be "scared off") or doubt the interest of employees to engage in retirement plans. Government representatives welcome the measure, stating that employees having the right information about retirement conditions in a timely manner reduces the cost of this pension agenda for the state. No major impact was observed for other macroeconomic factors. For the micro factors, medium costs of implementing the measures were identified, especially costs related to training (time and money).

#### *2.5.2.6 Measure 6: Cafeteria system for work-life balance*

##### **Short description of the Measure 6**

In the past, many organisations have implemented various forms of flexible working in their processes in order to reconcile work and personal life (home-office, flexible working, part-time, term time working, job-sharing, etc.) These options are often aimed at employees with (young) children, but workers 55+ may have similar needs (e.g. to care for

ageing parents). It is therefore proposed to use existing tools and make them available to other groups of workers. At the same time, it should be borne in mind that, by reaching the age of 55, employees do not automatically need to have their working hours adjusted or otherwise considered for health or other reasons. We are different, we have different needs. A "cafeteria system" approach to age management means flexible work arrangements tailored to the needs of individual employees.

### **Impact assessment of the Measure 6**

Positive impact estimated on recruitment (this system may appear attractive to job seekers). Furthermore, it was identified as beneficial for the employees, their satisfaction may be positively reflected in their career growth, hence productivity. However, firms have estimated the positive effect on training as low because they fear that employees will choose options that will not motivate them to further their career growth. Concern was also cited about possible abuse of the system by employees. The high costs associated with this measure were not noted for any of the factors considered.

#### *2.5.2.7 Measure 7: CSR Award for Age Management*

### **Short description of the Measure 7**

Care for employees, including well-being, is part of Corporate Social Responsibility (CSR). In the Czech Republic, national and regional CSR awards are given annually and Age Management organises the "Age Management Excellence Award". Abroad, it is common for CSR awards to have special sub-categories for sub-activities, including for employers with exemplary approaches to employees (e.g. Global Good Awards has an Employee Engagement & Wellbeing Award). The inclusion of an age management award in the National CSR Award, or the creation of a special category for companies with excellent age management, would help raise awareness among the general public and increase the willingness of companies to engage in age management.

### **Impact assessment of the Measure 7**

Identified benefits for the (awarded) companies, as the award will help them to strengthen their reputation and this may manifest itself as a competitive advantage in recruitment (medium impact) and the productivity of their employees (also medium impact). Among the micro-level impacts, the benefits for employees' wellbeing were still repeatedly mentioned, as the awarded firms care about the corporate culture (but at the same time

the costs associated with this factor were also highlighted as medium). Company representatives agreed on the benefits, although they pointed out that from the company's point of view this is a long-term process (it is not possible to succeed in such a competition just once, it is necessary to work continuously on the topic of age management). Apart from knowledge transfer (award-winning companies can be an inspiration for others), the impact on the macro level was not observed to a greater extent, while the costs for these factors were not estimated to be significant or medium.

#### *2.5.2.8 Measure 8: "Ageing without Borders" campaign*

##### **Short description of the Measure 8**

Between 2021 and 2023, the Age Without Limits campaign ran across the UK. The aim was to challenge societal misconceptions about ageing (by challenging ageist views and stereotypes) and to encourage employers to create inclusive (supportive) environments for older workers. The campaign used various strategies, including advertising, PR and social media, to stimulate public debate and promote change.

##### **Impact assessment of the Measure 8**

Although it is a macro measure, stakeholders identified the most beneficial for employee wellbeing (visibility of the issue in the society is imprinted on the micro level) and career development (the campaign can help older people realise what their career options are). At the macro level, the benefits for knowledge transfer and retirement policies were most appreciated (raising the visibility of 55+ people in the labour market and their employability). Medium to high costs are a concern for companies, especially for recruitment, and some are concerned about the overall low benefits of the measure due to the potential high costs of the campaign.

##### **Summary**

In general, the benefits of the proposed measures were identified more often and with greater intensity than the costs. At the same time, it is necessary to mention that there was considerable variation in the evaluation. Enterprises emphasised the costs of the proposed measures more, while other respondents more frequently mentioned potential benefits.

For most of the measures assessed, positive spill-over effects were identified, especially for the wellbeing of employees and their personal development. In terms of costs, the costliest measures in relation to the potential benefits appear to be the awareness campaign, financial support for entrepreneurship and part-time without part-time pay. Concerns have been expressed about possible abuse of the system by companies for some measures, e.g. the proposed cafeteria system for work life balance.

Legal and ethical implications seem to be low for all measures and factors, only higher for part-time without part-time pay due to concerns about possible discrimination against other (younger) employees.

During the evaluation, respondents were given the option to decide whether the proposed measure only affects the micro or macro level or both. They mostly opted for both micro and macro levels, but the evaluation of micro factors was more frequent. The stakeholders were better able to identify potential benefits and costs to employees and employers even in case of measures of a broader/national character (e.g., awareness campaign) in comparison to system-wide measures (e.g., retirement policies).

## Implications

To accelerate positive changes, increase awareness, and decrease the costs of pilot actions, the proposed measures may require a combination of various policies at different levels. While measures supporting entrepreneurship for individuals aged 55+ can already be identified and are supported by the EU, they are still not widely accessible. Start-up support can be provided even at local or regional levels (e.g., with the support of ICKU – Innovation Centre of the Usti Region), making it easier to prepare and implement. Policies should provide grants or low-interest loans to older individuals starting new businesses and offer mentorship and training programs to support these entrepreneurs. Additionally, business insurance schemes or fail-safe mechanisms should be established, and banks should be encouraged to offer tailored financial products for older entrepreneurs.

As in many other cases where new approaches and innovations are promoted, effective communication will be crucial. Existing use cases or results from pilot projects will be essential to illustrate the benefits for employers and employees. Policies might support the development and promotion of awareness campaigns focused on the value and contributions of older workers. These campaigns should include success stories and testimonials to make them more relatable and impactful. The government can allocate



funding for large-scale awareness campaigns targeting both employers and the general public. Additionally, the government can collaborate with industry associations and labour unions to maximize reach and effectiveness.

To encourage and support intergenerational learning programs within organizations, it is essential to provide guidelines and best practices for implementing these programs effectively. Additionally, offering tax incentives or subsidies to companies that adopt intergenerational learning programs can further promote their implementation. It is also important to develop policies that support flexible working hours and arrangements. These policies should ensure that older workers can balance work and personal commitments without facing financial penalties.

In the upcoming activities and the related deliverable D1.2.2, which aim at a thorough evaluation of policy recommendations, the most challenging aspect will be assessing the effectiveness and efficiency of newly proposed measures.

## 2.6 Germany

### 2.6.1 *County specifics*

#### Country and regional context

- *Key strategies and policies related to Age management*

Germany is facing significant demographic changes, with an aging population and a shrinking workforce. The country has one of the highest proportions of older people in Europe, with those aged 50 and over already representing one in five workers. This demographic shift poses challenges for the labour market, social security systems, and economic growth. To address these challenges, Germany has implemented various strategies and policies at the federal, state, and local levels. The country has been working to increase labour force participation among older workers, promote lifelong learning, and create age-friendly work environments.

The Federal Government's demographic strategy, "Every Age Counts," aims to create a framework that strengthens economic growth potential while ensuring social cohesion. This strategy focuses on providing opportunities for all generations to participate in the workforce and society. Key elements include:

- Enhancing incentives for continued work at older ages

- Restricting early retirement schemes
- Encouraging employers to retain and hire older workers
- Promoting employability throughout working lives
- Improving job quality for older workers

At the regional and local levels, governments play crucial roles in supporting age management initiatives, promoting age awareness, and implementing active aging policies across relevant departments.

Germany has made significant progress in implementing age management policies. The country has taken major actions to encourage good practices in managing age-diverse workforces, provide effective employment services for older workers, and strengthen workplace safety. The General Equal Treatment Act (AGG) has contributed to changing employer behaviour regarding age discrimination, particularly in large companies and public administrations. Initiatives such as the Demography Network Association and the "UnternehmensWert: Mensch" programme have been successful in promoting good practices and supporting small and medium-sized enterprises in developing employee-centred human resources strategies.

- *Main findings from the A1.1 country analysis*

Challenges to be tackled:

- Improving participation rates in training for older workers, which remain low compared to other age groups.
- Developing mechanisms for recognizing and validating skills acquired throughout working lives.
- Addressing the significant drop of employment rates between the 55-59 and 60-64 age groups.
- Enhancing awareness and implementation of anti-discrimination laws, particularly among smaller companies.
- Promoting intergenerational collaboration and knowledge transfer in the workplace.
- Adapting to the challenges posed by digitalization and technological changes in various professions.

### **Main stakeholders and participants**

The main stakeholders were identified and approached using the Quadruple Helix model, which involves collaboration between academia, industry, government, and civil society.

This approach ensures a comprehensive representation of key actors in the innovation ecosystem. The structure of participants reflects a diverse group of stakeholders from various sectors:

- Energy sector: Westenergie (regional energy supplier) and RWE (nationwide energy supplier)
- Transportation: Deutsche Bahn (public railway company)
- Information Technology: ekom21 GmbH (IT service provider for public administration) and Deutsche Telekom AG (telecommunications)
- Consulting: K2P and CTI Consulting (consulting agencies)
- Industry representation: IHK Kassel (Chamber of Commerce and Industry)
- Manufacturing: Winckel (process automation)

### Regional methodological approach

Based on Germany's "Every Age Counts" strategy, we identified key areas for age management. These were discussed in a stakeholder workshop using a digital collaboration tool for both in-person and remote participation. Participants assessed issue urgency and solution complexity, then brainstormed action ideas, incorporating pre-researched good practices. We adapted the process to suit German stakeholders' need. Instead of an evaluation matrix, we used a streamlined approach. After narrowing down measures during the workshop, we created an online questionnaire. This maintained the evaluation matrix's content but in a more user-friendly format. The questionnaire was sent to stakeholders after the workshop, allowing for detailed responses. This approach considered existing successful measures in Germany while addressing challenges like improving older worker training participation and enhancing anti-discrimination awareness in smaller companies.

### Preferred problems

- Based on the findings and stakeholder discussions during workshops, the preferred problems for Germany in age management can be summarized as follows:
- Low participation rates in training for older workers
- Lack of mechanisms for recognizing and validating skills acquired throughout working lives

- Significant drop of employment rates between the 55-59 and 60-64 age groups
- Limited awareness and implementation of anti-discrimination laws, particularly among smaller companies
- Need for improved intergenerational collaboration and knowledge transfer in the workplace
- Challenges posed by digitalization and technological changes in various professions

The stakeholder workshops largely confirmed these findings, with participants particularly emphasizing the urgency of addressing digital skills gaps among older workers and the need for more flexible work arrangements to retain older employees. These priority problems can be clustered into three main areas of interest, aligning with Germany's "Every Age Counts" strategy:

1. Skills and Lifelong Learning
  - Low participation in training for older workers
  - Skills recognition and validation
  - Digital skills gaps
2. Employment and Work Environment
  - Declining employment rates in older age groups
  - Flexible work arrangements
  - Intergenerational collaboration and knowledge transfer
3. Age-Friendly Policies and Practices
  - Awareness and implementation of anti-discrimination laws
  - Adapting to technological changes in the workplace
  - Support for smaller companies in age management practices

## ***2.6.2 Longlist of suggested measures***

### *Area 1: Skills and Lifelong Learning*

#### *2.6.2.1 Measure 1: Digital Skills Boost for 50+*

#### **Short description of the Measure 1**

This measure aims to address the digital skills gap among workers aged 50 and above. It involves creating a nationwide program of tailored digital skills training courses, focusing on practical, job-relevant skills. The program will be implemented through a partnership

between the Federal Ministry of Labour and Social Affairs, local employment agencies, and private sector tech companies. The goal is to increase digital literacy and confidence among older workers, enhancing their employability and productivity.

### Impact assessment of the Measure 1

#### A) Workforce factors:

- Training: Significant positive impact, providing targeted, accessible digital skills training.
- Career development: Moderate positive impact, enhancing older workers' competitiveness in the job market.
- Employee well-being: Potential positive impact on confidence and job satisfaction.

Benefits: Improved digital competence, increased job security.

Challenges: Ensuring consistent engagement and overcoming initial resistance to technology.

Potential costs: Development of training materials, instructor fees, technology infrastructure.

Legal and ethical implications: Ensuring equal access to training opportunities.

#### B) Macro-regional labour market:

- Workforce productivity: High positive impact, bridging the digital skills gap.
- Knowledge transfer: Moderate positive impact, enabling older workers to contribute more effectively in digital environments.
- Organizational performance: Positive impact through improved efficiency and digital integration.

Benefits: Enhanced overall workforce digital competency, increased productivity.

Challenges: Keeping pace with rapidly evolving technology.

Potential costs: Ongoing program updates and scaling.

Legal and ethical implications: Data privacy considerations in digital skills training.

### *2.6.2.2 Measure 2: Mid-Career Skills Assessment and Development Program*

#### **Short description of the Measure 2**

This measure introduces a comprehensive mid-career skills assessment and development program for workers aged 40-55. It involves regular skills audits, personalized career counselling, and targeted training opportunities. The program will be coordinated by the Federal Employment Agency in collaboration with industry associations and educational institutions. The goal is to proactively address skills gaps and support career transitions before workers reach older age groups.

Impact assessment:

A) Workforce factors:

- Career development: High positive impact, providing clear pathways for skill enhancement and career progression.
- Training: Significant positive impact, offering targeted, needs-based training.
- Employee well-being: Positive impact through increased job security and career satisfaction.

Benefits: Improved career planning, enhanced employability.

Challenges: Ensuring widespread participation and employer support.

Potential costs: Assessment tools, counselling services, training programs.

Legal and ethical implications: Protecting worker privacy in skills assessments.

B) Macro-regional labour market:

- Workforce productivity: Moderate to high positive impact through better-skilled workers.
- Knowledge transfer: Positive impact by identifying and addressing skills gaps early.
- Organizational performance: Potential positive impact through better-aligned workforce skills.

Benefits: More adaptable workforce, reduced skills mismatches.

Challenges: Aligning program outcomes with evolving market needs.

Potential costs: Ongoing program administration and updating.

Legal and ethical implications: Ensuring fair access across different industries and regions.

## *Area 2: Employment and Work Environment*

### *2.6.2.3 Measure 3: Flexible Work Arrangements for 60+ Employees*

#### **Short description of the Measure 3**

This measure encourages employers to offer flexible work arrangements for employees aged 60 and above. It includes options such as part-time work, job sharing, and phased retirement. The Federal Ministry of Labour and Social Affairs will provide guidelines and incentives for companies implementing these arrangements. The goal is to retain older workers in the workforce longer by accommodating their changing needs and preferences.

#### **Impact assessment of the Measure 3**

##### A) Workforce factors:

- Recruitment: Positive impact on attracting and retaining older workers.
- Employee well-being: High positive impact through improved work-life balance.
- Career development: Moderate positive impact by extending career longevity.

Benefits: Increased job satisfaction, gradual transition to retirement.

Challenges: Ensuring equitable implementation across different job roles.

Potential costs: Potential short-term productivity adjustments, administrative costs.

Legal and ethical implications: Avoiding age discrimination in flexible work policies.

##### B) Macro-regional labour market:

- Retirement policies: Significant positive impact by extending working lives.
- Workforce productivity: Potential positive impact through retention of experienced workers.
- Organizational performance: Mixed impact – potential short-term adjustments but long-term benefits in knowledge retention.

Benefits: Extended workforce participation of older workers, knowledge retention.

Challenges: Balancing flexible arrangements with operational needs.

Potential costs: Potential increased costs in benefits administration.

Legal and ethical implications: Ensuring compliance with labor laws in flexible arrangements.

#### *2.6.2.4 Measure 4: Intergenerational Mentoring and Knowledge Transfer Program*

##### **Short description of the Measure 4**

This measure establishes a structured intergenerational mentoring program within organizations. It pairs older, experienced workers with younger employees for knowledge transfer and skill development. The program will be supported by the Federal Ministry of Education and Research, with implementation guidelines provided to companies. The goal is to facilitate knowledge transfer, promote intergenerational understanding, and enhance overall organizational performance.

##### **Impact assessment of the Measure 4**

###### A) Workforce factors:

- Knowledge transfer: High positive impact through structured mentoring.
- Career development: Positive impact for both mentors and mentees.
- Employee well-being: Potential positive impact through improved intergenerational relationships.

Benefits: Enhanced skill development, improved workplace cohesion.

Challenges: Ensuring effective mentor-mentee matches and engagement.

Potential costs: Program coordination, potential time allocation for mentoring activities.

Legal and ethical implications: Ensuring fair selection processes for mentors and mentees.

###### B) Macro-regional labour market:

- Organizational performance: Positive impact through improved knowledge retention and transfer.
- Workforce productivity: Moderate positive impact through skill enhancement across generations.
- Retirement policies: Potential positive impact by creating value for older workers' experience.

Benefits: Improved organizational knowledge management, enhanced cross-generational collaboration.

Challenges: Measuring and quantifying the impact of knowledge transfer.

Potential costs: Training for mentors, program evaluation and adjustment.

Legal and ethical implications: Protecting confidential information in mentoring relationships.



### *Area 3: Age-Friendly Policies and Practices*

#### *2.6.2.5 Measure 5: Age Discrimination Awareness and Compliance Program for SMEs*

#### **Short description of the Measure 5**

This measure focuses on increasing awareness and compliance with age discrimination laws among small and medium-sized enterprises (SMEs). It involves developing a comprehensive toolkit, providing training workshops, and offering consultancy services to SMEs. The program will be led by the Federal Anti-Discrimination Agency in collaboration with regional Chambers of Commerce. The goal is to reduce age discrimination in the workplace and promote age-diverse hiring and retention practices.

#### **Impact assessment of the Measure 5**

##### A) Workforce factors:

- Recruitment: High positive impact on fair hiring practices for older workers.
- Employee well-being: Positive impact through reduced discrimination and improved workplace culture.
- Career development: Moderate positive impact by reducing age-related barriers to advancement.

Benefits: Improved workplace equality, reduced legal risks for SMEs.

Challenges: Changing ingrained attitudes and practices in smaller organizations.

Potential costs: Development of training materials, consultancy services.

Legal and ethical implications: Ensuring compliance with anti-discrimination laws.

##### B) Macro-regional labour market:

- Workforce productivity: Potential positive impact through more diverse and inclusive workforces.
- Organizational performance: Positive impact through reduced legal risks and improved reputation.
- Retirement policies: Indirect positive impact by creating more age-friendly work environments.

Benefits: More inclusive labor market, improved legal compliance among SMEs.

Challenges: Monitoring and enforcing compliance across numerous SMEs.

Potential costs: Ongoing program administration and updating.

Legal and ethical implications: Balancing enforcement with support for SMEs.

### *2.6.2.6 Measure 6: Age-Friendly Workplace Design Initiative*

#### **Short description of the Measure 6**

This measure promotes the redesign of workplaces to better accommodate the needs of older workers. It includes ergonomic assessments, adaptation of physical spaces, and implementation of assistive technologies. The initiative will be supported by the Federal Institute for Occupational Safety and Health, providing guidelines and partial funding for workplace adaptations. The goal is to create work environments that support the health, safety, and productivity of older workers.

#### **Impact assessment of the Measure 6**

##### A) Workforce factors:

- Employee well-being: High positive impact through improved physical comfort and safety.
- Recruitment: Moderate positive impact by making workplaces more attractive to older workers.
- Training: Potential positive impact through better-adapted learning environments.

Benefits: Improved workplace safety, increased comfort for all employees.

Challenges: Balancing adaptations with cost considerations.

Potential costs: Workplace redesign, equipment upgrades.

Legal and ethical implications: Ensuring adaptations meet accessibility standards.

##### B) Macro-regional labour market:

- Workforce productivity: Positive impact through reduced physical strain and improved work conditions.
- Organizational performance: Potential positive impact through reduced absenteeism and improved employee retention.
- Retirement policies: Indirect positive impact by enabling longer workforce participation.

Benefits: Extended working lives, reduced work-related health issues.

Challenges: Implementing consistent standards across diverse workplace settings.

Potential costs: Initial investment in workplace redesigns.

Legal and ethical implications: Ensuring fair implementation across different job roles and industries.

## Summary

Germany faces significant demographic challenges with an aging workforce, addressed through the "Every Age Counts" strategy. Main problems identified include low participation in training for older workers, lack of skill recognition mechanisms, and declining employment rates in older age groups.

Six measures are proposed across three areas: Skills and Lifelong Learning, Employment and Work Environment, and Age-Friendly Policies and Practices. These include a Digital Skills Boost for 50+, Mid-Career Skills Assessment, Flexible Work Arrangements for 60+ Employees, Intergenerational Mentoring, Age Discrimination Awareness for SMEs, and Age-Friendly Workplace Design.

Each measure is assessed for its impact on workforce factors and the macro-regional labour market, considering benefits, challenges, potential costs, and legal/ethical implications. The approach involved stakeholder workshops and adapted methodologies to suit German context and preferences. Stakeholders from various sectors, including energy, transportation, IT, and industry representation, were involved in the process.

## Implications

Based on the analysis of age management measures in Germany, several key policy recommendations emerge. First, a nationwide Digital Skills Boost program for workers aged 50 and above should be implemented, focusing on practical, job-relevant digital skills. This initiative should be coordinated by the Federal Ministry of Labour and Social Affairs in partnership with local employment agencies and technology companies. Additionally, a comprehensive Mid-Career Skills Assessment and Development Program for workers aged 40-55 is essential. This program should involve regular skills audits and personalized career counselling, led by the Federal Employment Agency in collaboration with industry associations and educational institutions.

Furthermore, introducing incentives and guidelines for employers to offer flexible work arrangements for employees aged 60 and above is crucial. These arrangements could include part-time work, job sharing, and phased retirement options. Creating a structured Intergenerational Mentoring and Knowledge Transfer Program within organizations, supported by the Federal Ministry of Education and Research, will foster the exchange of knowledge and skills between younger and older employees, enhancing cross-generational collaboration. Lastly, an Age Discrimination Awareness and Compliance

Program specifically targeting SMEs should be developed, led by the Federal Anti-Discrimination Agency in collaboration with regional Chambers of Commerce. These measures collectively aim to improve the employability, career longevity, and workplace environment for older workers in Germany.

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## 2.7 Hungary

### 2.7.1 Country specifics

#### Country and regional context

- *Key strategies and policies related to age management*

Hungary's Competitiveness Strategy 2024-2030 provides a framework for the overall development of the Hungarian economy, especially industry, and in particular the priority sectors. It only contains specific statements on the older age group and the impact of economic development on them.

**National Digitisation Strategy 2022-2030** deals with Hungary's digital development and development directions. It also touches on the situation of the older age group in the context of digital developments and the challenges of digitalisation for the ageing population.

**Support for the elderly.** There are a number of support and preference methods for older people to help them overcome some of the difficulties they face because of their age (Early retirement for women with 40- 40 years of service; pre-retirement job search assistance (NYES); wage subsidies for workers over 50; pensioner cooperatives for the employment of retired people). However, these options only partly help people to remain active and partly prepare them for early withdrawal from activity.

- *Main findings from the A 1.1. country analysis*

Hungary's society is ageing, with the proportion of older people tending to increase. The employment, health and social security analyses highlight the need to change current practices related to ageing in order to avoid the collapse of public finances. Labour market analyses show that after the age of 45-50, the chances of finding a job gradually decline. Older workers find it much harder to find a job than younger workers if they become unemployed. They often find jobs with lower pay and face difficulties in moving up the organisational hierarchy. This age group reports more unpleasant work situations than younger people.

Despite this, there is currently no valid national strategic plan focusing on this target group. There are partial measures and lines of support focused on this age group, and some strategies have a tangential focus on this age group. However, there is no comprehensive, conceptual plan.

### **Main stakeholders and participants**

A quadruple helix approach was used to establish the stakeholder group for the project. Stakeholders from the public administration, academia, industry, business and civil society were invited to participate in the consultations and propose actions. Stakeholders were able to contribute to the formulation of the proposals and to comment on them on the basis of their own experience.

## Regional methodological approach

In Hungary, the four main directions agreed upon in the framework of the project have been identified as the proposal directions to be taken into account by the expert stakeholders. We also took into account the information and findings of the country analyses prepared in advance and conducted the consultation workshop with the recommendations and good practices identified in those analyses in mind.

The peer review workshop was conducted online with stakeholders, given the geographical location of the stakeholders. Following a technical introduction and a presentation of international good practices, we reviewed the constraints and built on this to develop the proposals through brainstorming.

The eight most relevant directions of the proposals were identified by organising the suggestions. In the evaluation matrix defined in the project, these eight technical proposals were highlighted and a brief description of their content was included for ease of interpretation.

In the evaluation matrix, stakeholders were asked to make an evaluation categorisation based on what was planned in the project, and then the final table was averaged.

## Preferred problems

The following areas have been identified as strategic proposals for preparing for an ageing society 2023-2025: promoting the expansion of flexible forms of employment; creating mentoring services to encourage entrepreneurship among older people and developing a support system for these; introducing tax incentives to help employees develop their skills at work; developing and encouraging support services for the care of elderly and sick family members; developing mental and psychological development of older active people through small community support programmes; developing mobility opportunities and solutions.

The proposals have sought diversity in the stakeholder design and a multi-directional approach to improving the problem. With a view to preparing national policy proposals, priority was given to proposals that would ensure broad and equal access through genuine national implementation.

## ***2.7.2 Longlist of suggested measures***

### ***2.7.2.1 Measure 1: Education, training programmes and career management***

#### **Short description of the Measure 1**

Jobseekers, employed people and entrepreneurs aged 55+ should be offered development programmes, accessible to all, to help them acquire new marketable skills - competency assessments, job placement and reintegration development, technology and digital skills development. The involvement of organisations with a nationwide territorial coverage and appropriate professional background, such as Chambers of Commerce and Industry, National Employment Service, Country employment pacts, is a priority for implementation.

#### **Impact assessment of the Measure 1**

Development programmes such as education, training and career management for people aged 55+ improve their opportunities in a variety of ways, directly and indirectly. They increase the competitiveness of workers in the labour market, thereby improving their chances of finding a job and their longer-term employability. Developing technological and digital skills enables them to adapt more easily to the demands of modern jobs and to use new technologies more effectively. They increase people's self-confidence and improve their mental health, thus having a positive impact on their overall well-being and helping their successful reintegration into the labour market, especially for those who have spent longer periods of time out of work. As an indirect effect, community learning environments also help to strengthen social relationships, reducing feelings of isolation while improving quality of life.

Encouraging and supporting training and development programmes for those involved is of great importance for the country and for companies. They increase the labour market participation of older workers, which contributes to economic growth and productivity, while reducing the burden on public pensions and social benefits, as older workers can remain active and self-sufficient for longer.

Longer labour market activity promotes workplace diversity and knowledge sharing between generations which strengthens social cohesion and the stability of workplace communities. The new skills and experience acquired can significantly improve the labour market value and productivity of those concerned, and can make a significant contribution to innovation and economic competitiveness.

The measure requires central funding and is costly. It requires public support, possibly complemented by EU funding. The expected return on the resources invested in the measure is high.

#### *2.7.2.2 Measure 2: Promoting company programmes to support health preservation and development*

##### **Short description of the Measure 2**

The implementation and expansion of health promotion programmes and initiatives (e.g. screenings, preventive interventions, awareness-raising programmes) through employers should be prioritised, with the development of a national incentive system (tax relief, subsidies). Support for central and/or local initiatives or tax incentives could be used to expand health prevention activities in companies. The introduction of incentives would give small and large firms a head start in promoting health promotion among their employees more intensively.

##### **Impact assessment of the Measure 2**

These programmes can help older workers to maintain their physical health, and prevention helps to detect and treat illnesses early. They also provide psychological support, reducing stress and mental health problems.

There are direct benefits for companies as they can reduce sick leave and increase productivity. Older workers can stay more active and energetic, contributing to improved teamwork and overall work morale. Furthermore, such programmes allow companies to show that they care about the well-being of their employees, which increases loyalty and motivation.

The measure is crucial for the government and the country. Improving and maintaining the health of older workers reduces the burden on the health care system and the associated costs, puts less pressure on hospitals and clinics, and reduces the need for social assistance for the older population. In the long run, these effects will result in cost savings for the public budget. Healthier older workers can remain active in the labour market for longer, reducing the burden on the budget and the pension system. Healthy 55+ workers who remain in the labour market contribute to the productivity and growth of the economy, and their experience and skills are a valuable resource in the labour market. This is particularly important in an ageing society.



The measure requires central funding and has high-cost implications. Public support, possibly complemented by EU funding, is needed to implement it. The expected return on the resources invested in the measure is high.

### *2.7.2.3 Measure 3: Promoting more flexible forms of employment*

#### **Short description of the Measure 3**

Providing flexible employment, part-time work opportunities and other workplace benefits, and centrally promoting them, would significantly increase the chances of older people remaining in employment. These solutions will allow them to better adapt to changes in their working capacity and work-life balance. Such solutions could include, for example: a work-sharing scheme; a home office; incentives for part-time employment with subsidies (same pay even with reduced working hours).

#### **Impact assessment of the Measure 3**

Flexible working hours and teleworking opportunities allow 55+ workers to better balance work with personal and family commitments. Part-time or project-based work can reduce physical and mental strain, which is particularly important to keep older people healthy. All these opportunities can increase job satisfaction and motivation, contributing to longer labour market participation, and provide opportunities for learning and development, helping them to stay up to date in the labour market.

From a government and national perspective, it can be seen to increase labour market participation in this age group, which contributes to economic growth and productivity, while reducing the burden of early retirement and the associated public pension payments due to longer labour market activity. Flexible working can also help reduce stress and health problems at work, thus reducing pressure on the health system. Maintaining and increasing the labour market participation of older people will help to ensure the sustainability and stability of the economy, which is in the long-term interest of the country as a whole.

The measure requires central funding and is costly. It requires public support, possibly complemented by EU funding. The expected return on the resources invested in the measure is high.

*2.7.2.4 Measure 4: Establishment of mentoring services to encourage entrepreneurship among older people, and the development of a support system for these services*

#### **Short description of the Measure 4**

Among the over 55s, there is a group of people who would like to break out of the employed life, no longer have daily problems of making a living, want to find self-fulfilment and transition to retirement in a non-employed form. For them, it can be an important help if they can learn and acquire entrepreneurial skills that are still foreign to them. For this group, the promotion of entrepreneurship in a different form from the general one is justified because of their age and experience. Mentoring and the development of entrepreneurial ecosystems specific to this stratum will be promoted, alongside education and support for entrepreneurial information and activities.

#### **Impact assessment of the Measure 4**

Services and support to encourage and mentor older people to start and run businesses can help older people to make the most of their life experience and skills. Mentoring and support increases the chances of successful entrepreneurship, which can contribute to economic growth, create new jobs and contribute to the economic and social development of local communities. They can contribute to unleashing the innovative capacity and creativity of older people, helping to generate new ideas and solutions.

Entrepreneurship can improve their financial situation and independence, encourage lifelong learning and continuous development, improving their quality of life and self-confidence.

Municipalities: at local level, municipalities can help, as older people's businesses can strengthen the local economy and communities, diversify local offer and promote social cohesion and local job creation.

Entrepreneurship organisations and chambers of commerce: These organisations can support older people's entrepreneurship through training, advice and mentoring schemes, which can increase entrepreneurship and economic diversity.

The measure requires local and/or central funding and has a medium cost requirement. Grants will require public support, possibly complemented by EU funding, while the provision of services will require municipal, chamber of commerce organisation and funding. The expected return on the resources invested in the measure is medium.

### *2.7.2.5 Measure 5: Introducing tax incentives to help workers upskill at work*

#### **Short description of the Measure 5**

Some company cultures include the ongoing use of internal employee wellbeing programmes to create a balanced, family-like workplace. These arrangements become increasingly important as the proportion of older workers increases. Their widespread dissemination and promotion would also be important for companies without such a culture or without sufficient resources. Employers could be encouraged to use internal programmes, events and developments to promote and improve the internal balance of employees, improve the workplace climate, reduce generation gaps, etc., e.g. by introducing tax incentives.

#### **Impact assessment of the Measure 5**

The pace of change in workplace cultures and expectations has accelerated significantly compared to the experience of older workers, and the age gap has widened. Activity programmes that fit into the workplace culture improve the workplace climate, which increases employee satisfaction and motivation. Bridging generational gaps helps to create a more harmonious and cooperative work environment where older and younger workers can learn from each other.

Funding programmes to help the older generation integrate and develop is an effective and worthwhile expenditure in itself. However, supporting such programmes and development is also an important and worthwhile investment for the state.

By extending working lives, the pressure on the pension system is reduced, as people retire later and continue to pay contributions. Active life also improves the physical and mental health of older workers, which in the long run reduces the need for health care and the associated public costs.

Against this background, the role of the state is justified both in disseminating best practice and in developing incentives and subsidies.

The measure requires central funding (tax relief) and has a medium cost. Grants will require public, governmental support, possibly complemented by EU funding. The expected return on the resources invested in the measure is medium.

### *2.7.2.6 Measure 6: Development and promotion of support services for the care of elderly and sick family members*

#### **Short description of the Measure 6**

In an ageing Hungarian society, care services are not keeping pace with demand. Organising care for the generation of parents who need care is becoming increasingly important in keeping the 55+ age group active. Enabling family members of care dependants to reconcile work and care can provide a slice of this. Support for more flexible forms of work, contributions to the extra costs of caring and contributions to the costs of accessing services.

#### **Impact assessment of the Measure 6**

Flexible working allows those involved to better coordinate their tasks related to caring for family members at work and at home, which increases labour retention and reduces turnover in companies. This flexibility also increases employee satisfaction and commitment, which has a positive effect on the workplace atmosphere and productivity.

The costs associated with nursing activities also represent a significant financial burden for those involved. Contributing to this and supporting the use of services reduces financial exposure, so seniors can focus more on their work and face less stress. The number of health problems and absences from work decreases, which eases the burden on both companies and the health care system. For the state, these measures reduce social and health spending in the long term, as the elderly remain in better mental and physical condition and use fewer health services. Labour market activity increases tax revenues and reduces pressure on the pension system. Such support measures promote social cohesion and solidarity, as older people can actively participate in both family and community life.

The measure requires central funding, and its cost requirements are high. State and government support - possibly supplemented by the involvement of EU funds - is necessary for its implementation. The expected return on the resources invested in the measure is high.

### *2.7.2.7 Measure 7: Mental and psychological development of older active people through small community support programmes*

#### **Short description of the Measure 7**

People living in rural areas, especially in smaller areas, are already facing many disadvantages in the labour market, economically and socially. Access to services and support systems is also much more difficult, time-consuming and expensive for them. The role of local communities in the development of older people is therefore particularly important: motivation, confidence and skills development, and information provision are all important factors in maintaining activity. To help them do this, it is necessary to help these communities to be established and sustained, to share good practice with them and to keep their methods and information up to date.

#### **Impact assessment of the Measure 7**

The involvement of local communities in the development of older people is crucial, as they are in direct contact with the people concerned and know best the local needs and challenges. Through community initiatives, older people have easier access to the training and development programmes they need, which improves their skills and increases their chances in the labour market. Support and mentoring provided by local communities can be more personalised, better tailored to the individual needs and goals of older people. In addition, the involvement of local businesses and institutions increases the job opportunities available to them and helps them to make use of their valuable experience and skills. Through intergenerational links and cooperation, everyone benefits from shared learning and support.

Organising at local level is also beneficial for the state. The involvement of local communities can reduce the burden on state institutions, as community support can provide more effective and targeted assistance. In addition, development programmes are more flexible and responsive to changing needs, and can be implemented more cheaply overall, making more efficient use of resources. Last but not least, the environmental sustainability is also much improved because of local delivery.

The measure requires local or central funding and has low-cost requirements. It will require government or municipal support, possibly complemented by EU funding. The expected return on the resources invested in the measure is high.

### *2.7.2.8 Measure 8: Developing mobility options and solutions*

#### **Short description of the Measure 8**

In some regions of Hungary, labour market mobility is particularly burdensome due to the specificities of the settlement structure. Inadequate public transport does not provide adequate access to the workplace for people living in these areas. This deprives people of jobs and companies of potential employees. The mobility of active people living in more isolated places and away from the urban environment should be promoted through innovative solutions. Chambers of commerce should be involved in transport management; village buses should be involved in improving mobility; public transport solutions should be developed and implemented.

#### **Impact assessment of the Measure 8**

The mobility of people of working age is vital for labour market and economic activity. For those concerned, overcoming the disadvantages caused by the lack of public transport represents a significant additional burden (in terms of time and money), often creating insurmountable situations. The need for social and economic equality and economic interests justify improving these situations. The solutions can be very diverse, but local actors should play a major role in shaping them. By involving chambers of commerce and industry, municipalities and local stakeholders, and by using their ideas and suggestions, significant progress can be made.

There are a number of important benefits to be gained from promoting demand-driven transport management and innovative solutions. It will increase access to jobs, education and health services for people living in these areas, thereby improving their quality of life and opportunities. Innovative transport solutions, such as public transport systems, can reduce transport costs and travel time, increasing economic efficiency and productivity.

Improving mobility also contributes to the development of the wider regional economy, as people can access jobs, markets and services more easily, increasing turnover and revenue for local businesses. It would also address the problem of rural depopulation, which has been increasing for decades, and innovative mobility solutions can also offer environmentally friendly alternatives to traditional modes of transport, reducing harmful emissions and improving environmental sustainability.

The measure would require significant organisational efforts and municipal or central funding, and would have a medium cost. It will require government or municipal support,

possibly complemented by EU funding. The expected return on the resources invested in the measure is high.

### Summary

In conclusion, the proposals outlined above provide a diverse and complex approach to the difficulties and problems identified in relation to the activity of people aged 55+. The lack of national level strategies and complex system level interventions has also largely determined the orientation of the proposals, and the lack of these has led to the majority of the proposals being national in scope. The focus was on proposals that, if implemented at national level, would ensure broad and equal access. The proposals have a strong link to employers, which is a very important key to reaching stakeholders and keeping them active.

The assumed costs of the proposed measures are therefore considered to be quite high, but this is reflected in the expected effectiveness and return on investment. Positive spill-over effects can be identified for most of the measures, with impacts on workers' well-being and personal development, reduced costs to the state in the areas of health, social and pension provision, and increased state revenues through longer working lives. Spill-over effects should also include indirect effects such as improved social cohesion and solidarity, improved intergenerational cooperation and, through this, the development of innovation potential.

### Implications

There is a major contradiction in the way demographic trends, economic imperatives and strategic thinking on solutions are evolving in Hungary. Hungary's society is ageing, and the proportion of older people is tending to increase. Employment, health and social security expenditure is rising. In addition, the labour market is stretched and there has been a labour shortage for years, which the government is trying to compensate for in various ways.

However, there is currently no valid strategic plan at national level focusing on this target group. There are partial measures and support orientations focusing on this age group, and some strategies include it in a tangential way. However, there is no comprehensive, conceptual plan.

There is a great need for a strategy with a coherent focus on this age group, which could examine needs and opportunities, problems and opportunities in context. Building on this, a coordinated series of measures could be developed which, taken together, would help to address the problems of the age group concerned, taking into account the rationalities of the economy, the budget and social processes.

## 2.8 Serbia

### 2.8.1 Country specifics

#### Country and regional context

- *Key strategies and policies related to Age management*

The key strategies that are focused on the age management in Serbia at the national level are the National Strategy on Aging 2006-2015 and the Strategy for Prevention and Protection from Discrimination. The communication strategy on the accession of the Republic of Serbia to the European Union marks pensioners as a group sensitive to changes. An important document from the perspective of the position of older women is the National Strategy for Gender Equality (older women, rural women and women with disabilities). Other documents are: Public Health Strategy of the Republic of Serbia, Strategy for Palliative Care and Strategy for Improving the Position of Persons with Disabilities in the Republic of Serbia. The Constitution of the Republic of Serbia guarantees the right to equal legal protection of all citizens without discrimination on any basis, including age. When it comes to protection against discrimination, the following are significant: The Law on Prohibition of Discrimination, which stipulates age as a special basis for discrimination. Laws that are very important for the protection and position of the elderly in general are: Law on Health Insurance, Law on Health Care, Law on Social Protection, Family Law, which does not contain explicit provisions on the elderly, refers entirely to the regulation of relationships in the family, which has impact on the position of the elderly in the family and society.

- *Main findings from the A1.1 country analysis*

Within the defined strategic priorities of the National Strategy on Aging, some progress has been achieved in reducing poverty and improving the financial situation of the elderly, adapting the pension and disability insurance system, developing long-term care services, providing services, health and social care, participation in social life and education. The



elderly have the right to dignified living conditions without discrimination, and in particular, the right to equal access and protection from neglect and harassment in the use of health and other public services. Persons older than 65 years are classified as a group of the population that is exposed to a special risk of illness and that enjoys special conditions regarding health insurance. Social protection services that should be available to senior citizens are: assessment and planning services, day services in the community, accommodation services (home accommodation, accommodation in shelters), home help services, day care, drop-in and other services that support the user's stay in family and immediate environment, support services for independent living, counselling-therapeutic and social-educational services.

### *Effectiveness of existing measures*

Strategic documents should recognize multiple factors that complicate the position of older women on the labour market: age, on average a lower level of education and number of years of work experience, and, accordingly, greater discouragement to activate the labour market. This is important because when older women are identified as a particularly vulnerable category on the labour market, they can then become the primary beneficiaries of active employment policy measures.

The challenges that need to be faced in the coming period are further adaptation of the pension and disability insurance system, respect for the principle of sustainability, further strengthening of non-governmental organizations and private partners in the process of long-term care, prevention and protection of older people from any discrimination and violence. Also, there is room for further reduction of poverty and improvement of the material situation of the elderly, prevention of family and/or other violence against the elderly, provision of services, health and social protection, participation in social life, preservation of health through physical activity and education. The need to provide improved institutional and non-institutional protection of the elderly (health protection, social protection and security) is particularly highlighted, as well as the need to introduce mandatory systematic examinations with the aim of disease prevention.

### **Main stakeholders and participants**

Within the framework of activities of identification and access to leading stakeholders, the quadruple helix approach was used, which includes four groups of representatives: the government, the academic community, the economy and civil society. Government representatives are the ministries responsible for work, employment, veterans and social affairs, the ministry responsible for family and demography, state agencies for education,

qualifications, and the national employment service. Within the academic community, communication was achieved with faculties and institutes in the field of social sciences with the aim of collecting research studies and published works dealing with the topic of age management. Business representatives were also involved in the activities through regular communication and interviews with representatives of large and medium-sized companies and competent organizational units for human resources, as well as with business associations in order to gather all the necessary information from multiple levels, sectoral and regional. Representatives of civil society were contacted for participation in workshops, exchange of information via e-mail, as well as the use of research information in which they participated and other activities that they cover in their work. The structure of participants within the activities in Serbia included all four categories foreseen by the quadruple helix approach.

### **Regional methodological approach**

As part of the methodological approach to research in Serbia, the recommended desk research of data published by the Republic of Serbia Statistics Institute (population census data, labour market statistics, education statistics), data from the CROSO register and the Agency for Economic Registers was applied. Secondary sources of data were used and extensive research of existing literature and special research in Serbia collected a large number of reports and studies that contain an extensive set of information and examples of good practice as well as individual cases in which the rights of older employees and fellow citizens were violated.

The methodological approach in Serbia is adapted to the specifics of available communication channels and the needs of various stakeholders in the process, so formal communication channels were used via e-mail, direct conversations with all interested stakeholders after pre-scheduled meetings. A co-creation workshop was held with all key stakeholders where the results of the research were discussed and opinions were exchanged on measures and recommendations for Serbia as well as development directions in the coming period. Also, information was collected during the Bazaar of Social Entrepreneurship Firms, which was held in Belgrade in April at PKS, for which a special publication promoting social entrepreneurship was prepared. Many companies usually include a large number of socially vulnerable categories, of which the elderly population 55+ is one of the groups covered by their activities.

All the recommended steps were used, which were at the same time adapted to the specifics of Serbia at different stages of the research, such as the availability of data and

the regular dynamics of data publication by official institutions, direct communication with business representatives who perform the functions of human resources managers, direct communication with representatives of the public sector, competent ministries and other institutions as well as communication with and use of information from the Commissioner for Equality.

At the co-creation workshop, which was organized according to the proposed steps in the analysis and instructions, problems were defined and areas and measures agreed upon that are key for further activities in Serbia, during the discussion.

### **Preferred problems**

The act does not specifically define the category of older workers on the labour market, so they (unlike people with disabilities) have the same rights as other job seekers (they compete for open job positions like everyone else). It has been shown that employers are insufficiently flexible in adapting working conditions to the needs of older workers. People over 55 face new technologies and changes in the way they work, which require lifelong learning and flexibility. The position of older people on the labour market is directly related to the level of education and educational profile. Chronic and occupational diseases that have developed during years of work and that can reduce productivity at work are more pronounced in the elderly. A special challenge is the lack of training for retraining and acquiring new skills, where the offered training programs are often not appropriate, the training offer changes slowly and adapts to existing trends in the labour market. There is a gender gap in the labour market in favour of men (the analysis confirmed that women are far more vulnerable than men of the same age and that their vulnerability starts from the age of 45 when they face the inability to achieve equal rights to work compared to men of the same age). Prominent problems are that women usually do not have support in the primary family to, for example, requalify in order to get a job due to the fact that they usually take care of other family members. Women are more represented in non-financial measures (workshops for overcoming stress due to job loss, self-efficacy training, job search club, functional basic education for adults, employment fairs). It showed that every tenth woman is involved in active employment measures (women over 50). A large number of older women do not have work experience in the formal sector and there is a high probability that they will not exercise the right to a pension (for this reason, they often accept jobs in the informal sector - seasonal jobs, which provide them with a certain level of flexibility and earnings, but without paying social security contributions).

According to the perceptions of key stakeholders that were discussed at the cocreation workshop, it was agreed that this age group should first be defined/classified and recognized as a separate category of 55+, that is, as persons who need additional help. This group is specific because this group of people lacks motivation, they also have family problems, as well as digital illiteracy, a lack of skills that prevents them from entering the open labour market. It was pointed out the need to carry out comprehensive research on the entire market in order to see what knowledge and skills and at the same time occupations are lacking in order to train this category and, on that basis, prepare it to enter the labour market. It is also necessary to see which occupations are in short supply in order to have a comprehensive picture, as well as to establish intersectoral cooperation in the education system, local self-government, non-governmental organizations in order to establish a single system where everything could function and thereby facilitate access to data. It was proposed to form a special training centre for the unemployed 55+ as a solution for the training of persons who would thus acquire certain knowledge and skills in order to enter the labour market. The specificity of the position of women 55+ was especially pointed out, because they are most often mentioned in the context of older women who look after their grandchildren, and it is forgotten that the birth limit has been moved and the period until the IVF method of artificial insemination is allowed, so it is not a rare case that today there are women 55 years old who have a minor child.

It was especially pointed out that it is necessary to systematically implement and implement employer training on all measures. Discrimination is not making a difference, but unjustifiably making a difference. It was pointed out that it is not discrimination if the needs of a certain group are respected and met because it is an affirmative measure. Through measures to encourage work, the NES implements affirmative measures. Affirmative measures are aimed at the less represented gender. In the same way, affirmative measures could be measures aimed at employing more difficult employable categories.

Also, the measures cannot be the same for persons who used to work and are now in the category of unemployed persons as well as for persons who have never worked. Although no extreme differences were recorded between the results of the A1.1 research and the discussion during the workshop, it should be noted that there are areas that were particularly emphasized as key during the workshop. The need to emphasize the unequal position of women 55+ who are located in rural areas or are disabled, due to problems with poor infrastructure and the more complex efforts they need to make in order to maintain their position on the labour market, is particularly highlighted. Due to the

prevailing opinion that it is necessary to take care of elderly and dependent family members, this role of women 55+ is particularly emphasized, due to which they are most often categorized as unpaid members of the family household. How to synchronize the implementation of this project with the public policies that need to be adopted was particularly highlighted as a key issue.

It was especially emphasized that it is necessary for employers to become more involved in the process of developing the necessary skills of workers and encouraging a balance between private and business life. It was pointed out that the focus should be shifted from the concept of Age management to Active aging programs that provide incentive measures for all those who want to retire and continue to work. It was pointed out that of all the proposed measures, financial support is the most attractive for employers, as well as that it is necessary to communicate intensively with the ministry in charge of finance in order to see if there is a model for how the budget could be subsequently supplemented through subsidies or tax breaks. In particular, the term "burnout syndrome" which arises due to job dissatisfaction or other factors is pointed out. It would be good if every institution assessed the employee regarding job satisfaction and "burnout". There are special standardized questionnaires and based on them, the risk of burning is assessed. It was also suggested that for some measures it would be useful to move the limit to 50+ years.

Measures that are the result of implemented activities can be classified into 3 groups (set of measures):

- **The first set of measures: The financial measure** consists of measures that depend on the state, that is, measures that should influence public policies.
- **The second set of measures: Educational measures** refer to retraining, additional training, life lessons, training with an emphasis on ICT skills and future needs of the labour market.
- **The third set of measures: Preventive measures for preserving health** should be those that are preventive in terms of preserving health.

In addition to all of the above, the importance of exchanging experience with other countries was highlighted, as well as the presentation of measures proposed by project partners, which could be interesting and acceptable for the domestic market.

## 2.8.2 Longlist of suggested measures

### 2.8.2.1 Measure 1: Financial measure - The concept of social pensions with the aim of preventing the poverty of the elderly

#### Short description of Measure 1

The introduction of the concept of social pensions to prevent poverty in old age was proposed as part of the discussion and consideration of the possibilities of the elderly to take care of themselves in conditions where there are no capacities in the system of competent services and direct descendants or relatives to provide support to these persons. A social pension, which would be granted to all elderly people who have met the retirement age, but not the number of years of service, would significantly contribute to reducing poverty, especially among elderly women who face discrimination on a number of different grounds due to entrenched customs and unwritten rules and expectations from women regarding responsibilities in family households. The aim of the measure is to combat poverty. This measure would solve the problem of poverty and inadequate conditions for the life and activities of the elderly. The responsible institutions are the ministries responsible for family care, population, regional development and finance. The time frame for the implementation of the measure depends on the economic development in the country and the capacity of the economy to bear the cost and is estimated to be 3-6 years. The monitoring of progress in this area would be monitored by the competent ministries, the Cabinet of the Prime Minister within the necessary working groups, with a recommendation to involve the competent local governments. The financial dimension is within the Ministry of Finance, EU Integration and Local Self-Governments. It is particularly noteworthy that the Rulebook on the methodology for calculating unpaid domestic work was adopted in Serbia and that it is estimated that it reaches as much as one fifth of Serbia's GDP.

#### Impact assessment of the Measure 1

All participants in the workshop agree that this measure is important for society and that it belongs to the first category of financial measures. It is estimated that the measure will affect:

- labour force (micro level): at the micro level, the measure directly affects poverty reduction, and has a positive effect on well-being;

- the labour market (macro level), this measure directly affects a larger fund for personal consumption in the country, increases budget costs, affects the reduction of elderly poverty.

The benefits of this measure for society are significant both from the aspect of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

#### *2.8.2.2 Measure 2: Financial measure - Subsidies for employment of persons over 55 years of age*

##### **Brief description of Measure 2**

Employers from the private sector can be granted a subsidy for the employment of unemployed persons over the age of 55. Tax policy should provide adequate tax incentives for employers to employ long-term unemployed persons older than 55 years, and similarly, it is necessary to provide adequate incentives for the employment of elderly persons through subsidies and cooperation with employers within the active measures of the employment policy. The aim of the measure is to directly encourage the employment of the part of the workforce that is in the inactive category. This measure would solve the problem of inactivity of the able-bodied part of the population, especially sensitive categories. The institutions responsible for this measure are the ministries responsible for work, family, and socially deprived population. It is estimated that the time frame for the implementation of the measure is 2-4 years. The financial dimension is the responsibility of the ministry responsible for finances and the funds used for the implementation of the measure. Monitoring for progress in the implementation of the measure is carried out through action plans and regular monitoring and reporting to all relevant institutions in this process.

##### **Impact assessment of the Measure 2**

Comments and insights derived from the discussion and collected feedback from the cocreation workshop during the discussion for this measure were agreed upon and support the implementation of the measure.

It is estimated that the measure will affect:

- labour force (micro level): at the micro level, the measure directly affects the greater employability of the age category over 55, active participation in the labour

market, greater offer of jobs by employers as well as independent entrepreneurial activities, positively affects the well-being of individuals;

- labour market (macro level), this measure directly affects the increase in the employment of the population over 55 years of age, indirectly reduces budget costs for unemployment and the funds are used to encourage employment.

The benefits of this measure for society are significant both from the aspect of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

### *2.8.2.3 Measure 3: Educational measures - Define additional support measures for training/education and easier integration of 55+ into the labour market*

#### **Brief description of Measure 3**

Additional financial measures for employment 55+, subsidies for partial retirement that allow employees to work part-time and use subsidies provided by the Employment Service before full retirement. Incentives for employers to retain and hire older workers by promoting better retention and recruitment mechanisms targeting older workers. Training and development as a program that focuses on increasing the employability of older workers by providing them with training adapted to their experience and promoting lifelong learning and the recognition and validation of the skills of this age category. Tools to facilitate starting a business, including counselling, training, targeted grants, soft loans, tax write-offs and social security exemptions. Support for retraining of the elderly and lifelong learning for people 55+. Individual and comprehensive retraining programs for seniors over 55 immediately after registration (registration of the unemployed). The goal of the measure is to increase the employability of the age category 55+ and greater visibility on the labour market. This measure would solve the problem of inactivity of the mentioned group on the labour market and the inadequate level of knowledge and skills required by modern work processes. The responsible institutions are the ministries responsible for work and employment, regional development and finance. The time frame for the implementation of the measure depends on the speed of organization and mapping of missing and necessary knowledge and skills for the labour market, especially for the 55+ category, and the capacity of the economy to be actively involved in the process, and the estimate is 1-3 years. The monitoring of progress in this area would be followed by competent ministries, agencies, the Prime Minister's Cabinet within the framework of defined working groups, with a recommendation to include competent local



self-governments. The financial dimension is within the Ministry of Finance, EU Integration and Local Self-Governments.

### Impact assessment of the Measure 3

Comments and insights derived from the discussion and collected feedback from the cocreation workshop during the discussion for this measure were agreed, but with different proposals on the topics that would be selected for the trainings.

It is estimated that the measure will affect:

- **labour force** (micro level): at the micro level, the measure directly affects the greater knowledge and competence of the age category over 55, greater employability of individuals in the labour market, active participation in all trainings and training, more consistent career development of individuals, positively affects well-being;
- **labour market** (macro level), this measure directly affects the productivity of the labour force, affects the increase in the activity rate of the elderly in the labour market and their transfer from the category of inactive to active in the labour market.

The benefits of this measure for society are significant both from the perspective of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are clear.

#### *2.8.2.4 Measure 4: Preventive measures to preserve health - The law prescribes mandatory systematic examinations*

### Brief description of Measure 4

Improved institutional and non-institutional protection of the elderly (health protection, social protection and security) requires the introduction of mandatory systematic examinations in order to prevent diseases. The goal of the prescribed measure is to maintain the health and psychophysical balance of those over 55 years old in such a way that the competent laws and other acts prescribe a mandatory systematic examination of those over 55 years old. The problem that this measure solves is the reduction of the number of patients due to prevention and the encouragement of activity in old age. The institutions responsible for this measure are the ministries responsible for health and the corresponding funds for health insurance in the country. The time frame in which the

implementation of the measure would be started is 1-3 years. Other institutions are all other competent ministries, funds, institutes and agencies in the country that are responsible for the health of the population with the proposal that the private health sector should be actively involved in the process of preventive measures in order to use all available capacities in the country and reduce waiting lists. The ministries responsible for finances and health in the country are directly responsible for the financial dimension and process monitoring.

#### Impact assessment of the Measure 4

Comments and insights derived from the discussion and collected feedback from the cocreation workshop during the discussion for this measure were agreed upon, especially since it is important with several aspects of the aging population and not only in the area of employment.

It is estimated that the measure will affect:

- **labour force** (micro level): at the micro level, the measure directly affects the greater employability of the age category over 55, fewer days on sick leave, more active participation in all trainings and trainings, more consistent career development of individuals because they use their time actively and due to disease prevention, they have a greater number of days during the year for regular activities, it has a positive effect on well-being;
- **labour market** (macro level), this measure directly affects the productivity of the labour force, indirectly reduces the budget costs for the treatment of sick people, affects the increase in the activity rate of the elderly in the labour market and their transfer from the category of inactive to active in the labour market.

The benefits of this measure for society are significant both from the perspective of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are clear.

#### *2.8.2.5 Measure 5: Preventive measures to preserve health - Establish the Agency for Healthy Aging*

##### **Brief description of Measure 5**

The Agency for Healthy Aging would coordinate all aspects of the concept of healthy aging (health, employment, and other aspects) within its competences, prepare

recommendations and lead examples of good practice in order to promote the concept of healthy aging as a central institution. The aim of the prescribed measure is to raise awareness about regular examinations and coordination and monitoring of all activities regarding the health and psychophysical balance of people over 55 years of age. The problem that this measure solves is the impact on work engagement and the coordination of all measures related to the work activity of the 55+ population. The responsible institutions for this measure are the ministries responsible for health and the corresponding funds for health insurance in the country, as well as the competent institutes and educational institutions. The time frame in which the implementation of the measure would be started is 1-3 years. Other institutions are all other competent ministries, funds, institutes and agencies in the country that are responsible for the health of the population with the proposal that the private health sector should be actively involved in the process of preventive measures in order to use all the available capacities in the country. The ministries responsible for finances and health in the country are directly responsible for the financial dimension and process monitoring.

### Impact assessment of the Measure 5

Comments and insights resulting from the discussion and collected feedback from the cocreation workshop during the discussion for this measure were agreed upon.

It is estimated that the measure will affect:

- **workforce** (micro level): at the micro level, the measure directly affects the clear communication of information about the importance of healthy aging for individuals, better communication with the competent institution;
- **labour market** (macro level), this measure directly affects the productivity of the labour force, affects the increase in the activity rate of the elderly in the labour market and their transfer from the category of inactive to active in the labour market.

The benefits of this measure for society are significant both from the perspective of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are clear.

### *2.8.2.6 Measure 6: Educational measure - Equality Code - in the context of awareness development and anti-discrimination policy for employers in Serbia*

#### **Brief description of Measure 6**

The Equality Code, glossary and model for companies was set by the Office of the Commissioner for the Protection of Equality in 2017. It turned out that it is necessary to work intensively on further spreading awareness among companies and employees. The aim of the prescribed measure is to raise awareness of the equality of employees with special reference to the age category 55+. The problem that this measure solves is the position of the 55+ working population. The institutions responsible for this measure are the ministries responsible for working conditions and the economy, as well as the competent institutes in the country. The time frame in which the measure would be implemented is 1-5 years. Other institutions are the competent ministries, funds, institutes and agencies in the country that are responsible for the equality of the population with the proposal that all public institutions and organizations supporting the economy by adopting the Code of Equality show how the model works and can be multiplied to all sectors of the economy. The ministries responsible for finance and labour, veterans and social affairs are directly responsible for the financial dimension and process monitoring.

#### **Impact assessment of the Measure 6**

All participants in the workshop pointed out the importance of raising awareness about this topic as well as the role that the adoption of the Code of Equality in companies can contribute to improving the position of all sensitive categories, including 55+. It is estimated that the measure will affect:

1. **workforce** (micro level): at the micro level, the measure directly influences well-being and job satisfaction of employees;
2. **labour market** (macro level), this measure directly affects the larger fund for personal consumption in the country, does not affect budget costs, affects the reduction of job dissatisfaction of older employees 55+.

The benefits of this measure for society are significant both from the perspective of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

### *2.8.2.7 Measure 7: Educational measure – Raising awareness in the field of Age management through the development of e-learning tools for companies*

#### **Brief description of Measure 7**

Development of a portal for businessmen and the general public, which will contain an overview of all relevant information in the field of age-management: measures and activities, holders or institutions responsible for their implementation, potential benefits for employers who plan to employ people over 55, opportunities for people older than 55 in relation to employment, examples of good practice from Serbia and other countries. The portal can be part of the PKS and NES website - on the PKS website information for businessmen, on the NES website information for individuals. It is accompanied by a promotional media campaign aimed at disseminating information about the existence of the portal.

#### **Impact assessment of the Measure 7**

All participants at the workshop confirmed that the creation of a unique e-learning tool can be the primary channel for promoting and spreading awareness of the topic of age management among the economy.

It is estimated that the measure will affect:

- labour force (micro level): at the micro level, the measure directly affects employment growth, poverty reduction, and has an inviting effect on well-being;
- labour market (macro level), this measure directly affects the larger fund for personal consumption in the country, affects the reduction of poverty of the elderly.

The benefits of this measure for society are significant both from the aspect of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

### *2.8.2.8 Measure 8: Educational measure - Family Friend Enterprise Certificate - promotion and dissemination of information (activity of the Serbian Chamber of Commerce)*

### Brief description of Measure 8

A measure aimed at developing the socially responsible role of the employer within age-management and raising awareness of the importance of this topic. Defining the criteria for awarding the certificate, promoting the certificate among companies, and then promoting the companies holding the certificate. Once a year, the organization of a promotional event with the aim of presenting certificate holders to the public, exchanging information and examples of good practice. In the next phase, maybe the organization of a study visit of interested certificate holders (or maybe only selected according to certain criteria) to one of the partner countries within the project (in the sustainability part of the project) with the aim of exchanging experience.

### Impact assessment of the Measure 8

All participants in the workshop agreed that this activity is useful for the further development and expansion of awareness as well as the exchange of business experiences.

It is estimated that the measure will affect:

- labour **force** (micro level): at the micro level, the measure directly affects employment growth, poverty reduction, and has an inviting effect on well-being;
- labour **market** (macro level), this measure directly affects the reduction of elderly poverty.

The benefits of this measure for society are significant both from the aspect of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

*2.8.2.9 Measure 9: Educational measure – Public register of companies that hold the Family Friend Enterprise Certificate (the register can be kept at the Serbian Chamber of Commerce)*

### Brief description of Measure 9

The Chamber of Commerce of Serbia can establish and manage the Public Register of companies that are holders of the Family Friend Enterprise Certificate in Serbia, which

would additionally ensure the monitoring of the activities of the companies at the measure level.

### Impact assessment of the Measure 9

All participants at the workshop agreed that keeping the registry can have a positive effect on the further expansion of companies' awareness of the subject of Age management.

It is estimated that the measure will affect:

- labour **force** (micro level): at the micro level, the measure directly affects employment growth, poverty reduction, and has an inviting effect on well-being;
- labour **market** (macro level), this measure directly affects the reduction of elderly poverty.

The benefits of this measure for society are significant both from the aspect of the individual and the labour market as a whole, the challenges are the coordination system and costs, the legal and ethical implications for society as a whole are positive.

### Summary

Implications for recommendations for economic policy makers indicate that it is necessary to develop politically more comprehensive responses to the individual and social needs of the population of elderly people and vulnerable groups within the defined age category, to improve the quality of access of elderly people to social protection, health care and education, to enable social participation in social events to the elderly population as equal partners, more intense attention of policy makers, the media and the general public to demographic changes.

The main guidelines for policies towards the elderly are: enabling freedom of choice for retirement, reducing income tax for older workers, subsidizing companies in order to encourage them for additional training of older workers, reducing unemployment benefits in a certain amount related to income from work relationship, increasing the costs of firing older workers by imposing administrative and firing costs.

The recommendations derived from the research for Serbia are that it is necessary to work on increasing the use of innovative approaches to the provision of services, to promote greater engagement and cooperation of the public, private and non-profit sectors in the development of quality and accessible services, to continuously work on the reform of the pension system in accordance with demographic trends and challenges.

## Implications

Strategic documents should recognize the multiple factors that complicate the position of people over 55 and especially older women on the labour market: age, on average a lower level of education and number of years of work experience, and accordingly greater discouragement. This is important because when older women are identified as a particularly vulnerable category on the labour market, then they become the primary beneficiaries of active employment policy measures.

Recognition of the age group 55+ in the regulatory framework related to employment (given the lack of institutions for the care of children and the elderly, women often take care of dependent members of the immediate and extended family)

The implications of all the mentioned measures are relevant from the aspect of the population aging problem that the whole of Europe is facing and strategically fit into the existing strategies, laws and other acts that regulate all the areas mentioned in the analysis. The planned measures are relevant for achieving the general goals of the outcomes defined by the project.

The planned measures promote synergy with the priorities of other national constituents and are in line with all current strategies in the country as well as with strategies that have been indicated to be renewed and extended. The planned measures are consistent and logically connected within the system of competent institutions and their responsibilities in action plans and ways of realizing the set goals. The planned measures are effective in achieving the planned results within each of the components and the synergy of all actors on the labour market will enable the realization of all activities.

Management arrangements are not adequate for achieving results and it is necessary to systematically work on capacity improvement and greater visibility of all activities, as well as finding ways and methods for more direct access to all defined sensitive categories. The proposed programs operate under a results-based framework and maintain effective implementation and monitoring of results. The planned measures have sustainability both in the short and long term, and only a quick and synchronized implementation can help success and adequate involvement in the labour market.

Obstacles to the implementation of measures can be inadequate synchronization of activities, slowness in the adoption of defined acts that support the measures and low visibility among the target group.



## 2.9 Slovakia

### 2.9.1 Country specifics

This chapter establishes the context for the longlist of measures by highlighting the key strategic documents pertinent to Age Management in the Slovak Republic. These documents are supplemented by the primary findings from activity A1.1. Each region can address the unique characteristics and needs of its stakeholders. The subsequent text details the stakeholders, the regional approach, and the preferred issues. Further information can be found in the related deliverables D1.1.1 and/or D1.1.2.

#### Country and regional context

- *Key strategies and policies related to Age management*

The Ministry of Labour, Social Affairs and Family of the Slovak Republic (hereinafter referred to as “MPSVaR SR”) is responsible for creating and implementing policies concerning working conditions, the pension system, and social care. MPSVaR SR created the National Program of Active Aging for the years 2021-2030<sup>1</sup>, (hereinafter referred to as „NPAS“). The NPAS serves as a national tool for active ageing policies, aiming to support and harness the potential of people of all age groups. Their implementation is funded primarily from the state budget, as well as from the **Recovery and Resilience Plan and the Partnership Agreement for the years 2021-2027**<sup>2</sup>. Despite the document containing several measures related to the ageing population, the question remains regarding the degree of success in their implementation.

The document focuses on all individuals actively preparing for ageing, including older persons who (due to their age) could potentially face disadvantages in accessing public services or other forms of support.

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<sup>1</sup> Slovak Republic. (2021). National Active Aging Program for the Years 2021-2030. Available online [cited May 2, 2024]. Available from: <https://www.employment.gov.sk/files/sk/ministerstvo/rada-vlady-slovenskej-republiky-prava-seniorov-prisposobovanie-verejnych-politik-procesu-starnutia-populacie/narodny-program-aktivneho-starnutia-roky-2014-2020/narodny-program-aktivneho-starnutia-roky-2021-2030.pdf>

<sup>2</sup> MIRRI. Partnership Agreement of the Slovak Republic for the years 2021-2027. Available online [cited May 2, 2024]. Available from: [https://mirri.gov.sk/wp-content/uploads/2021/10/Navrh-PD-SR-2021\\_2027\\_aktualizovane-znenie-S-TITULKOU.pdf](https://mirri.gov.sk/wp-content/uploads/2021/10/Navrh-PD-SR-2021_2027_aktualizovane-znenie-S-TITULKOU.pdf)

Another significant policy actor is the **Government Council of the Slovak Republic on the Rights of Seniors and the Adaptation of Public Policies to the Population Ageing Process**<sup>3</sup>. The **Ministry of Education, Research, Development and Youth of the Slovak Republic** (hereinafter referred to as “MINEDU”) also plays a key role in implementing active ageing, responsible for several measures from the NPAS 2021-2030. MINEDU concentrate on topics of Lifelong Learning and focuses on educational programs designed for older individuals. **These programs aim to improve employment opportunities and support older workers in staying active in the job market.**

The **Ministry of Health of the Slovak Republic** is pivotal in **ensuring sufficient healthcare and support for older workers**. Regarding the measures of active ageing, the primary focus lies in implementing educational and advisory activities by **Regional public health authorities**.

The **Association of Universities of the Third Age of Slovakia** advocates for education tailored to older individuals.<sup>4</sup> **Universities of the third age for senior education** offers non-qualifying interest study for elderly students.<sup>5</sup>

Other relevant entities crucial for the implementation of measures supporting age management are **the Ministry of Investment, Regional Development, and Innovation of the Slovak Republic. The Employers' Federations** (Federation of Employers' Associations of the Slovak Republic; The Confederation of Trade Unions of the Slovak Republic; The National Union of Employers; Employment Institute).

**Local self-governments** are responsible for the support of Senior clubs and other organisations of artistic, educational, recreational, and sports activities.

The non-profit sector contributes significantly to the implementation of age management strategies through various initiatives, programs, and advocacy efforts aimed at supporting older individuals in the workforce. **Non-profit organisations often provide training, resources, and support services tailored to the needs of older workers, helping them adapt to changing job requirements, acquire new skills, and navigate career transitions.**

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<sup>3</sup> Ministry of Labor, Social Affairs and Family. (2024). Government Council of the Slovak Republic for the Rights of Seniors and Adaptation of Public Policies to the Aging Process of the Population. Available online [cited May 2, 2024]. Available from: <https://www.employment.gov.sk/sk/ministerstvo/rada-vlady-sr-prava-seniorov/>

<sup>4</sup> The Association of Universities of the Third Age of Slovakia. (2024). Aims. Available online [cited May 2, 2024]. Available from: <https://english.asutv.sk/aims/>

<sup>5</sup> The Association of Universities of the Third Age of Slovakia. (2024). Introduction. Available online [cited May 2, 2024]. Available from: <https://english.asutv.sk/>

- *Main findings from the A1.1 country analysis*

Slovakia, along with other EU countries, is facing an **ageing population**, which will have significant implications for the labour market. Eurostat forecasts indicate a significant increase in the proportion of people aged over 65 and a **rise in the median age**.

Slovakia's demographic landscape is evolving, with the **average age of the population steadily increasing over the coming decades**. This shift is mirrored in the labour market, where gender variations across age groups reflect changing employment patterns. While **younger age brackets tend to be male-dominated**, there's a transition towards **higher female workforce participation in mid-to-late adulthood**. However, there's also a gradual decline in employment rates among older age groups. **Different sectors demonstrate varying degrees of inclusivity towards older workers**. Some facing challenges in attracting or retaining them, while others show higher proportions of older employees.

#### *Efficiency of existing measures*

Slovakia has implemented several measures related to age management, both at the systemic level and on practical level within non-profit organisations and mostly in international companies (corporations). **The efforts to integrate age management practices into various facets of legislation, education, and counselling are extensive, encompassing supportive laws, educational initiatives, and counselling programs**. However, despite these concerted efforts, enforcement appears to be insufficient. In interviews conducted as part of the IntegrAGE project, a participant from Slovakia underscored the significance of the National Program of Active Aging and the necessity of maintaining high standards in educational programs focused on age management. Certification in this domain is crucial in ensuring quality and adherence to established standards. Acknowledging successful initiatives in this area is also vital.

#### *Challenges to be tackled*

Age management in Slovakia is not supported at a systemic level, despite its implementation in several predominantly international corporations. Awareness of this issue in general is low, as is awareness of work-life balance. It appears that the most important challenge is raising awareness among employers and the public about the importance of employing older individuals, breaking down prejudices against the elderly, and promoting the benefits of a generational mix in the workplace. Additionally, further deficiencies were identified during the interviews.

Despite the presence of numerous educational programs in Slovakia for adults, there is a notable absence of a systematic approach to oversee their **quality** and **facilitate their financing**, thus hindering interested individuals, particularly those aged 55 and above, from attending courses. **Beyond financial assistance, other forms of support are essential to encourage adult participation in education.** For instance, offering flexible learning schedules, access to online resources, and customised educational materials could greatly enhance their involvement in learning activities. There are **significant efforts towards training and development for older employees in various areas**, including online festivals and webinars for seniors organised by companies. These initiatives have proven to be successful and attractive to the target group.

Research on the **educational needs of adults**, especially those over 55, is inadequate, highlighting a crucial gap in understanding their specific requirements. **Prioritising health support initiatives** for all employees, including supplementary services and counselling, can foster a positive **workplace culture and enhance well-being**. Targeted programs to **enhance technological skills among employees aged 50 and above are crucial, tailored to their learning needs.** Establishing a **comprehensive Age management strategy is essential as well**, accommodating transitions from school to employment and addressing diverse workforce age groups' unique challenges. **Encouraging companies to integrate Age management practices** into corporate structures is key to fostering supportive environments for employees of all ages.

### Main stakeholders and participants

TREXIMA Bratislava created a network of stakeholders cooperating in Slovakia with aim to foster innovation and collaboration in the field of Age management. The network brings together experts, researchers, and organisations from various sectors and organisations (NGOs, Universities, Employers' Associations, Employers, and Ministries) to address the multifaceted challenges and opportunities associated with an ageing population of employees. During previous workshops/meetings/interviews, by exchanging information, and gathering knowledge in this field we aim to enhance the quality of work-life balance of older adults and to support age management implementation in Slovakia.

The quadruple helix approach was employed to assemble a team of stakeholders for defining needs and evaluating proposed measures. Representatives from government (public administration - Ministry of Labour and Social Affairs), academia, industry (enterprises), and civil society (non-profit organizations) were included. While these stakeholders are engaged in various activities within the IntegrAGE project, only those

expressing interest in closer cooperation were invited to help identify proposed age management measures. During the preparation of the workshop, 20 stakeholders registered, but only 14 remained.

*Figure 5: Structure of Co-Creation Workshop participants*

<b>Government</b>	The Ministry of Labour, Social Affairs and Family	4
<b>Ministries' budgetary organizations /Academics</b>	The Institute for Labour and Family Research, The Office of Labour, Social Affairs and Family Academics	3
<b>Companies</b>	Strabag, ENGIE Services a.s.	2
<b>Civil society</b>	Slovak Association of Age management	5
	<b>TOTAL</b>	<b>14</b>

### Regional methodological approach

The measures and activities to be implemented in Slovak Republic were primarily identified during the A.1.1 activity, which involved in-depth qualitative interviews with stakeholders from the government, academia, industry, and civil society. This approach provided a broad overview and allowed us to identify the challenges organizations face. We transcribed and coded the interviews, defining areas for improvement, which were then clustered and further specified through consultations with experts. Subsequently, we adopted an individual approach that included one-on-one calls with an expert from an associated partner and the PP team's expert work to develop suggestions and ideas. The next step was to verify these measures during a workshop. During the workshop, we were able to formulate the measures more precisely, eliminating negatively framed activities and duplications. Practical aspects of implementation, including identifying potential responsible entities, were also discussed. The workshop provided an opportunity to refine and adapt the measures based on real-world considerations and stakeholder input, ensuring their feasibility and alignment with actual needs and capacities. We verified the relevance of the measures during meetings and workshops, adjusting them based on

feedback. This entire process involved collaboration and discussions with stakeholders to ensure the practicality and effectiveness of the proposed measures.

### **Preferred problems**

The measures were developed through an extensive process involving qualitative interviews, expert consultations, and workshops. This thorough approach enabled us to accurately formulate, refine, and validate the proposed measures to ensure their effective implementation in Slovak Republic. We identified eight measures, each with varying levels of detailed activities. The measures are categorised into five main topics: awareness, tools for entrepreneurs, systemic changes, education and health.

## ***2.9.2 Longlist of suggested measures***

The proposals for action below address the five core areas of awareness, tools for entrepreneurs, education, health, systematic changes.

### ***2.9.2.1 Measure 1: Awareness***

#### **Short description of the Measure 1**

Intensify awareness in the area of Age Management.

Activity 1: Create a campaign aimed at promoting awareness in companies to actively engage in age management practices and integrate them into their corporate structures. Support a work environment for employees of all age groups with a focus on generational diversity.

Activity 2: Create a campaign on LinkedIn and podcasts aimed at encouraging companies to actively engage in age management practices and integrate them into their corporate structures, not only within funded projects, but also to create supportive work environments for employees of all age groups.

Activity 3: Through public awareness campaigns aimed at combating age stereotypes, motivate employers to hire older workers.

Activity 4: Support education (lectures, brochures) aimed at enhancing the status of employees aged 55+.

Activity 5: Support education (lectures, brochures) focused on motivating employers, specifically HR and management in companies, to hire older workers and maintain generational diversity in the workplace.

**Responsibility:**

Alliance of Sectoral Councils with cooperation with Sectoral councils and Employers and major trade unions and associations.

**Funding:** EU funds

**Impact assessment of the Measure 1**

This measure comprises five activities aimed at impacting the micro-level – specifically, employers and their workforce. Notably, it is expected to positively influence employee training, recruitment, well-being, and career growth. The discussion highlighted the following points:

- The importance of age management should be widely publicized.
- Encourage continuous learning and skill development among all employees, regardless of age.
- Actively recruit older workers through targeted job advertisements.
- Emphasise the importance of a generational mix in the workplace.
- Address the potential negative impact of a lack of older employees on workplace balance and dynamics.
- Educate all age groups about the importance of age management early on – Is too late to start interventions at age 55+.
- Publicise the importance of age management and dispel myths about older workers.
- Medialise successful examples of positive practices for age management.
- Shift the mindset of management to recognise and value the contributions of older employees.
- Foster a company culture that respects and includes employees of all ages, addressing potential communication challenges between older and younger colleagues.
- Educate primary HR managers on age management practices so they can disseminate this information throughout the organisation.

### 2.9.2.2 Measure 2: Tools

#### Short description of the Measure 2

Set incentives for employers to promote an inclusive work culture and integrate older workers, establishing generational diversity in organisations.

Activity 1: Develop a methodology and training material to implement an Age management strategy in companies. The methodology should focus on eliminating ageism and include:

- Individuals transitioning from school to employment.
- Addressing the specific needs and challenges of different age groups in the workplace (generational diversity).
- Enhancing the status of older workers.
- Promoting generational diversity communication among different age groups.

Activity 2: Enable adaptation of working hours to the individual needs of older employees and those with disabilities, introducing:

- Flexible working hours,
- Part-time options,
- Telecommuting,
- Creation of ergonomic conditions,
- Job-sharing opportunities, especially for physically demanding tasks, to meet the needs of older workers while maintaining productivity.

**Responsibility:** The Alliance of Sectoral Councils in collaboration with Employers and major trade unions and associations, Labour unions, e.g. Confederation of Trade Unions of the Slovak Republic (KOZ), Association of Industrial Unions and Transport (APZD).

**Funding:** EU funds

#### Impact assessment of the Measure 2

This measure is designed to impact employers and their workforce at the micro-level, with identified positive effects on employee training, recruitment, well-being, and career growth. The discussion emphasized the following aspects:



- Ensuring effective knowledge and skills transfer from older to younger workers necessitates thoughtful planning and implementation, which can be time-consuming.
- Customise job advertisements to attract older individuals.
- Show appreciation for older employees by acknowledging service anniversaries and other milestones with tokens of gratitude.
- Actively recruit older workers to promote a diverse and well-rounded workforce.

### *2.9.2.3 Measure 3: Education (Reskilling/Upskilling)*

#### **Short description of the Measure 3**

Develop targeted educational programs that support skill development for individuals aged 55 and older to keep older workers competitive in the job market.

Activity 1: Develop a training plan to enhance digital literacy and technological skills among employees, with a focus on innovation for all. Customise training to accommodate generational diversity, considering the specific needs of employees aged 50 and above when designing educational programs and selecting training methods.

**Responsibility:** Companies/organisations

**Funding:** Company resources/EU funding

Activity 2: Create a media campaign and educational podcasts to promote lifelong learning and skill development.

**Responsibility:** Alliance of Sectoral Councils in collaboration with sectoral councils

**Funding:** EU funds

#### **Impact assessment of the measure 3**

This measure aims to influence the workforce in terms of recruitment, career development, and work-life balance. Additionally, it was emphasised that there is a significant requirement for comprehensive education to dispel myths and prejudices, especially those suggesting that older employees are slower and less proficient with computers. Addressing inequalities in access to education, training, and job opportunities across various age groups demands coordinated efforts across multiple sectors. It is

crucial to actively promote continuous learning and skill development across different generations.

#### *2.9.2.4 Measure 4: Mentoring*

##### **Short description of the Measure 4**

Develop methodologies and guidelines to support mentoring programs that enhance intergenerational cooperation (generational diversity collaboration) to leverage the experience of older workers and facilitate knowledge transfer to younger employees. This includes reverse mentoring – younger colleagues training older ones, for instance in intergenerational communication skills and how to engage with younger generations.

**Responsibility:** Companies/Organisations

**Funding:** Company resources/EU funding

##### **Impact assessment of the measure 4**

Stakeholders perceive it as challenging to ensure the effective transfer of knowledge and skills from older to younger workers, requiring meticulous planning and implementation, which can be time-consuming. It was widely regarded as a highly beneficial measure. Developing internal training programs centred on innovation, enabling older employees to rotate through various roles to familiarise themselves with new technologies and processes, facilitates knowledge transfer and professional development across different generations within the company. This initiative has a significant impact at the micro level, enhancing workforce competence and adaptability while fostering a culture of continuous learning.

#### *2.9.2.5 Measure 5: Health*

##### **Short description of the Measure 5**

Support initiatives – methodologies, training, media campaigns to promote the health of all employees, including supplementary health services and psychological counselling, to foster a positive work culture and employee well-being, emphasizing the importance of regular health check-ups.

Activity 1: Enhance education on health and safety to ensure workplaces are adapted to the physical needs of older employees, including ergonomic workstations.

**Responsibility:** Companies/Organisations

**Funding:** Company resources/EU funding

#### Impact assessment of the measure 5

This initiative received positive feedback. No additional comments were offered on this measure, which emphasises promoting workplace health through ergonomic adjustments and preventive measures. It is essential to address ergonomic conditions and prevention strategies for the benefit of all employees, including younger members of the workforce. On the micro level, implementing these initiatives can lead to improved employee health, reduced absenteeism, and increased productivity. Employees benefit from better physical accommodations and increased awareness of health and safety practices tailored to their needs. On the macro level, promoting a healthier workforce contributes to overall economic productivity and reduces healthcare costs for companies and society. It fosters a workplace environment that values employee well-being, which can enhance organisational reputation and attract talent.

#### *2.9.2.6 Measure 6: Systemic changes*

#### Short description of the Measure 6

Develop proposals for legislative changes aimed at promoting age diversity, generational mix, and inclusion in the workplace, ensuring equal opportunities and fair treatment for employees of all age groups. Ensure:

- Fair recruitment practices.
- Equal job opportunities for employees aged 55+, requiring employers to provide equal access to job opportunities, training, and career advancement opportunities in line with the abilities, skills, and opportunities of employees aged 55+.

**Responsibility:** Tripartite, government

**Funding:** Government budget

Activity 1: Implement provisions outlined in the Labour Code, Act No. 311/2001 Coll., and the Anti-Discrimination Act, Act No. 365/2004 Coll., which directly and indirectly prohibit

discrimination based on age in employment practices, career evaluation, skills enhancement in the workplace, and termination of employment for any legal reason. Clearly define internal documents and mechanisms for effective monitoring of compliance with anti-discrimination principles, including defining effective sanctions for violations of anti-discrimination principles.

**Responsibility:** Tripartite (Governments, Employers, and Trade unions and associations)

**Funding:** Government budget

### Impact assessment of the measure 6

On the macro level, these measures can potentially stimulate economic growth by enhancing workforce participation among older individuals, thereby contributing to overall labour market stability and reducing dependency ratios. They also underscore a commitment to inclusivity and equal opportunity in employment practices across various age groups, fostering a more resilient and age-diverse economy. The discussion highlighted the following points:

- Tax incentives aimed at encouraging companies to hire individuals aged 55 and above will facilitate increased employment opportunities for this age group.
- Implementing legislative changes to prioritise support for older employees as a top priority, preceding awareness campaigns.
- It is important to consider the enforceability of the law, which is currently weak.
- If an applicant is not selected for employment due to age, another reason is often cited instead.

#### *2.9.2.7 Measure 7: Systemic Changes*

### Short description of the Measure 7

Establish a functional system to ensure the quality of adult education meeting international standards, aiming to ensure international education consistency and enhance educational programs' effectiveness.

**Responsibility:** Association of Adult Education (further "AIVD")

**Financing:** EU funding

## Impact assessment of the measure 7

This measure's impact spans multiple dimensions at the macro-regional level, including the labour market, workforce productivity, knowledge transfer, organizational performance, and retirement policies. By setting up a quality assurance system for adult education, there is a potential increase in workforce productivity. Better educated and trained employees are likely to perform more effectively, contributing to overall productivity gains in the labour market. Ensuring that adult education meets international standards facilitates effective knowledge transfer within organizations. This is crucial for preserving organizational knowledge and ensuring that new skills and knowledge are disseminated efficiently across generations of workers. Higher-quality adult education programs can directly impact organisational performance by equipping employees with relevant skills and knowledge. This can lead to improved operational efficiency, innovation, and adaptability to market changes.

Responsibility for implementing and overseeing Measure 7 lies with the AIVD in collaboration with the Ministry of Education, Science, Research and Sport of the Slovak Republic. EU Funds are allocated to support the establishment and maintenance of the quality assurance system, ensuring that adult education programs in Slovakia meet rigorous international standards.

By enhancing the quality and consistency of adult education, Measure 7 seeks to build a more competitive labour market, capable of meeting global challenges and fostering continuous professional development among workers of all ages.

### *2.9.2.8 Measure 8: Systemic Changes*

#### **Short description of the Measure 8**

Implement systemic measures for financing adult education. Introduce individual training accounts (vouchers) as a tool to support participation in lifelong learning.

**Responsibility:** Association of Adult Education (further "AIVD")

**Financing:** EU funding

## Impact assessment of the measure 8

By facilitating access to individual training accounts, employees, especially older workers, will have increased opportunities to enhance their skills and adapt to changing job requirements. This will contribute to a more skilled and adaptable workforce capable of meeting evolving industry demands. Providing employees with access to training vouchers supports their career growth by enabling continuous professional development. This can lead to improved job satisfaction, higher retention rates, and increased productivity within organisations. The funding for this initiative is sourced from EU Funds, which underscores the commitment to fostering educational opportunities across member states. By promoting lifelong learning through individual training accounts, this measure not only addresses immediate skills gaps but also lays the foundation for a more resilient and competitive workforce in the long term.

## Summary

Key findings indicate that Educational and Mentoring programs (Measure 3 and Measure 4) have the highest perceived impact with an average score of 2.3. This suggests that reskilling and upskilling initiatives, along with structured mentoring, are crucial for maintaining the competitiveness of older workers and fostering intergenerational cooperation within organisations. These measures are essential for companies aiming to leverage the experience of older employees while ensuring their skills remain relevant. In contrast, the measures with the lowest average impact scores (2.0) are Awareness campaigns (Measure 1), Tools (Measure 2), and Systemic measures for funding adult education (Measure 8). While these measures are important, they are perceived as less influential overall. This could be due to the broader, less targeted nature of these interventions compared to the direct skill enhancement and mentoring provided by the highest-rated measures.

Among the specific impacts, Mentoring programs (Measure 4) received the highest possible score of 3.0 for knowledge transfer. This underscores the significant role that mentoring plays in facilitating the sharing of expertise and experience between generations, which is vital for sustaining organizational knowledge and fostering a collaborative work environment. Similarly, Health initiatives (Measure 5) scored 2.8 for organizational performance, highlighting their critical role in promoting overall company health and productivity. Interestingly, retirement policies consistently received lower scores, with the lowest being 1.3 for mentoring programs. This suggests that while

mentoring is highly effective for knowledge transfer, it does not significantly influence retirement planning. Specific impacts reveal that recruitment is most positively influenced by Tools (Measure 2) and Systemic legislative changes (Measure 6), both scoring 2.6. This indicates that providing incentives for inclusive work cultures and enacting legislative changes are powerful strategies for enhancing recruitment efforts. Employee well-being is most impacted by Health initiatives (Measure 5), also scoring 2.6, emphasising the importance of health programs in improving the overall well-being of employees. Consistently high scores for measures focusing on Systemic changes (Measure 6) and Health (Measure 5) reflect the broader benefits of policy reforms and health initiatives.

## Implications

### *Implications for policy recommendations*

#### *Measure 3 and Measure 4*

Given their highest perceived impact on reskilling, upskilling, and knowledge transfer (average score of 2.3 and 3.0 for mentoring), policy recommendations should prioritise investments in educational programs and structured mentoring initiatives. These programs are crucial for maintaining the competitiveness of older workers and fostering intergenerational cooperation within organisations.

#### *Measure 2 and Measure 6*

Tools and systemic legislative changes received positive scores for influencing recruitment efforts (score of 2.6). Policy recommendations should focus on providing incentives for inclusive work cultures through effective tools and enacting legislative changes that support age-diverse hiring practices.

#### *Measure 8*

While awareness campaigns and systemic funding for adult education were perceived with lower impact (average score of 2.0), they remain important. Policy recommendations should consider targeted approaches to enhance the effectiveness of awareness campaigns and ensure adequate funding for adult education programs to better support older workers.

#### *Measure 5*

Health initiatives received high scores for influencing employee well-being (score of 2.6) and organisational performance (score of 2.8). Policy recommendations should prioritise

integrating comprehensive health initiatives that promote employee well-being and enhance overall organisational productivity.

*Implications for their further evaluations (Stage 2)*

Planned measures are logical and relevant. We are not aware of any barriers for implementation. An important step will be to establish measurable indicators for the measures, evaluate the relevance of the entity responsible for implementation and its capacity, and assess the readiness to implement the measures, including financial provisions. It is essential that the measures are presented to the responsible entities and that they demonstrate willingness to implement them. This means convincing the entities of the importance and necessity of their implementation.

A significant step will also be setting up evaluations to gauge the impact and effectiveness of the measures, including their efficiency in implementation.

Stage 2 evaluations should focus on methodology and how to:

Conduct an assessment of the long-term impacts of educational, mentoring, and health initiatives on workforce sustainability, organizational resilience, and intergenerational cooperation.

Evaluate the effectiveness of systemic legislative changes (Measure 6) over time to determine their impact on creating inclusive work environments and improving age-diverse recruitment practices.

Explore strategies to refine awareness campaigns (Measure 1) and systemic funding for adult education (Measure 8) to increase their efficacy in supporting older workers and addressing age-related biases in the workplace.

Assess the effectiveness of retirement policies in facilitating smooth transitions for older workers, considering their perceived lower impact scores.

Without cooperation from key stakeholders, it will not be possible to advocate for and implement the measures. Therefore, it is crucial to present the measures to main policy actors, to important stakeholders from NGOs and The Employers' Federations (Federation of Employers' Associations of the Slovak Republic; The Confederation of Trade Unions of the Slovak Republic; The National Union of Employers; Employment Institute), Local self-government and NGO.



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## 2.10 Slovenia

### *2.10.1 Country specifics*

The over-55 age group represents a large part of the Slovenian labour force and is expected to continue to do so in the future. The share of the working age population aged 55-64 in the Slovenian labour market is increasing and already accounts for a third of the total workforce. Full-time employment is the norm in Slovenia, for both women and men, regardless of age. Despite sometimes differing assessments, data from various surveys show that, based on self-assessed health status, the proportion of people who consider their health to be good or very good is increasing. And since we know that active ageing and later retirement also depend significantly on good health and well-being, this is of course important information. Especially when we think about measures to enable and promote later retirement, and thus of course lower pension expenditure and greater

sustainability of the pension system, as well as measures to maintain the mental activity and physical health of older people, and thus their greater social inclusion and the cohesion of society as a whole.

The trend towards later retirement is being achieved in Slovenia through both legislative measures and other activities and conditions that enable active ageing. It is very important to maintain and further encourage this trend, with measures that will bring the right solutions, good results and benefits at the intersection of the expectations, needs, wishes and capacities of all stakeholders involved: society, employees, workers and the state.

### Country and regional context

- *Key strategies and policies related to Age management*

In Slovenia, various strategies and policies are being implemented to preserve the jobs of older workers, including changes in legislation to facilitate the transition from work to retirement, active ageing projects, including many lifelong learning programmes, workplace adaptations and health promotion at the workplace. There are also many financial incentives for employers who employ older workers or adapt jobs to their needs, aimed at both maintaining and creating new jobs suitable for older workers. Awareness-raising and education activities are also underway to encourage the development of strategies in individual work environments.

There is a recognition that a holistic approach and the involvement of a wide range of actors is necessary to ensure that the actions are beneficial and can be used to their fullest potential. Virtually all strategies and policies for managing the ageing of older workers and maintaining their jobs are supported and financed by the state, and the results are visible in trends towards later retirement and better physical and mental health of the older population.

Despite these measures, there are still challenges related to the employment of older people. Various actors point to the need to work more closely with employers, trade unions, local authorities and NGOs in joint projects to make jobs more accessible to the older unemployed and to keep older workers in work. There is also ageism in society, i.e. discrimination on the basis of age, which is also reflected in difficulties in recruiting older people, even though there are financial incentives for recruitment. For example, companies often resort to referring older employees to the Employment Service, which provides older employees who lose their jobs 25 months before they are eligible for retirement with a cash allowance.

In the past, measures taken and implemented in cooperation with both employees and employers, and promoted by the state, have proved effective. And these measures have had an impact on society as a whole, which is slowly changing into the desired trend. And we will have to continue along this path in the future.

- *Main findings from the A1.1 country analysis*

Older workers face unique challenges in rapidly evolving workplaces, including the need to adapt to fast-paced technology, address health and motivational concerns, and receive appropriate training and support. Many industries—from manufacturing to healthcare—require differing levels of physical and digital competence, yet legislative gaps and limited incentives often hinder older employees' participation. Despite these obstacles, best practices do exist in companies that invest in flexible schedules, intergenerational cooperation, and health management, demonstrating how older workers' experience and problem-solving abilities can be balanced with younger workers' speed and digital skills. Building on lifelong learning, preventive health measures, and inclusive work environments can keep older employees engaged, fostering mutual growth for workers of all ages and preserving essential knowledge and expertise within the workforce.

Flexible work arrangements, including remote work and adaptable schedules, significantly enhance the work-life balance for employees aged 55 and above. These arrangements help older employees manage their professional responsibilities while accommodating their health needs and personal commitments, leading to increased efficiency, well-being, and job satisfaction.

The existing rigid legislation in Slovenia, particularly in fields like nursing, prevents the implementation of flexible work schedules and other adaptable working conditions that could benefit older employees.

The shift towards remote work and the increasing use of technology offer a significant opportunity to improve work-life balance for employees aged 55 and above. This approach saves time, reduces transportation costs, and allows older employees to work in a more flexible and accommodating environment.

### **Main stakeholders**

The challenges of employing people aged 55 and over and maintaining the jobs of older workers require the coordinated involvement of a wide range of organisations and policy actors, including government ministries, social partners, NGOs and international organisations. Their involvement in designing and implementing policies and

programmes that support older workers, promote healthy ageing and ensure economic sustainability.

The main stakeholders in this area in Slovenia include:

1. **Employers:** companies and organisations that employ older workers and implement measures to adapt workplaces and introduce age management.
2. **Public institutions:**
  - **The Ministry of Labour, Family, Social Affairs and Equal Opportunities (MOLSA)**, which formulates policies for the labour market and social inclusion.
  - **The Employment Agency of the Republic of Slovenia (ZRSZ)**, which promotes the reintegration of older people into the labour market through training and employment rehabilitation programmes.
3. **Social and development enterprises:** enterprises that include hard-to-employ groups, including people 55+, and promote social innovation and self-employment.
4. **Non-governmental organisations (NGOs):** organisations such as associations for the elderly, support associations and other NGOs that provide support and programmes to improve the competences of older workers.
5. **Educational institutions:** adult education and training centres offering programmes to strengthen digital and other skills for older workers.
6. **Regional development agencies:** for example, **BSC Kranj** (Business Support Centre, d.o.o.), which supports the development of measures to facilitate the integration of older workers into the workplace by participating in projects such as IntegrAGE.
7. **Trade unions:** trade unions that represent the interests of older workers and work for decent working conditions and the protection of their rights.
8. **Chambers of commerce:** as a bridge between employers and other stakeholders, they contribute to raising awareness of the importance of employing older people and implementing measures to keep them in the labour market.

We invited actors who are confronted in their daily practice with both the implementation of the measures and the identification of their shortcomings to reflect on the existing measures and initiatives for their future changes and additions. 8 stakeholders participated in the co-creation workshop and a wide variety of measures were identified in the creative process. The discussion was mainly focused on analysing the positive

effects and the shortcomings that should be addressed in the future to make the measures more effective.

### Regional methodological approach

The priority areas have been identified on the basis of analysis and data and divided into four main areas: actions of relevance to society, employees, employers and the state. In this step, we defined the main benefits of job retention for the 55+ generation for society, employees, employers and the state and identified the following:

- the **benefits** of job retention for the 55+ generation **for wider society**:
  - Intergenerational cooperation: older employees bring experience and wisdom, which contributes to better harmony and cooperation between the different generations in the workplace,
  - Reduced pressure on the health and pension systems: older workers contribute to both systems, which is key to their financial sustainability; and the longer working population is also less dependent on various state benefits and social transfers, which significantly eases budget expenditure in the long term,
  - Social inclusion: work contributes to older people's sense of belonging and personal worth, reducing social isolation and improving mental health,
  - More stability: older workers are often more stable and less likely to change jobs, which helps to increase labour market stability,
  - Better social security: prolonged activity of older workers contributes to better social security for all generations,
  - Greater stability and sustainability of the labour market: not only is the share of older people rising, but also the share of young people is falling, both because of lower fertility rates and because of longer periods of education and therefore later entry into the labour market. Given the projected need for a highly skilled working population, society will need to invest even more in education, making it lifelong for all, while extending the time spent in education, not only before entering the labour market, but also during employment and the necessary interruptions for further training.
- the **benefits** of **job retention** for the 55+ generation **for employees**:

- Extending their career path: older workers can maintain a stable income and avoid early retirement, giving them greater financial security,
  - Keeping in touch personally and professionally: work activity allows people to maintain a personal identity and an active life, which has a positive impact on psychological well-being,
  - focus on knowledge and experience transfer: older workers have the opportunity to pass on their knowledge to younger generations, contributing to the sustainable development of companies and industries.
- the **benefits for employers of job retention** for the 55+ generation:
- Increased productivity: older workers often bring a high level of expertise and experience, which increases productivity in companies,
  - lower induction and training costs: older employees need less training than new employees, as they are already familiar with the company, its processes and culture,
  - Improving economic resilience: increasing labour force participation of all age groups makes the economy more resilient and ready to face challenges such as recessions or labour shortages,
  - reducing labour shortages: keeping older workers in the workforce fills labour shortages, especially in sectors where skilled workers are hard to find.
- the **benefits for employers of maintaining jobs** for the 55+ generation:
- Reducing the ageing of the population: increasing the working lives of older people helps to rebalance the demographic picture, which is particularly important for our ageing country,
  - reducing the burden on the welfare state: keeping older people in work reduces the pressure on pension and social security systems, as older people who stay in work contribute to tax revenues,
  - Pension system stability: staying in work longer reduces pressure on the pension system, as older workers contribute to pension funds instead of receiving pensions,
  - Increase tax revenue: older workers contribute through taxes and social security contributions, which increases government revenue,
  - Reducing the cost of social transfers: working reduces the dependency of older people on social transfers such as unemployment assistance or social security benefits,

- Better health for older people: staying active promotes the physical and mental health of older people, which reduces long-term health and long-term care costs,
- Improving the competitiveness of the economy: with an ageing population, integrating all generations into the labour market is becoming crucial to sustaining economic growth and innovation. Greater labour market stability is the basis for a more competitive economy and greater national economic strength.

In the light of these findings, we have identified 6 priority areas and analysed them in depth. Each priority area was presented and a space for discussion was opened up for stakeholders to participate and give their experiences and suggestions. The result of the analysis of each priority area resulted in the proposal of one action. This led to 6 priority actions:

- P1: measures to combine work and retirement
- P2: measures to allow a gradual and flexible transition to retirement
- P3: measures to adapt working conditions for older workers
- P4: measures to provide financial incentives to enterprises for the education and training of older workers
- P5: Awareness-raising measures on the need for intergenerational cooperation in the labour market.
- P6: information measures on the opportunities available to enterprises to safeguard jobs

### ***2.10.1. Longlist of suggested measures***

As the demographic landscape shifts and the workforce continues to age, it is increasingly imperative to explore innovative strategies that enable older workers to remain active, productive, and fulfilled in their careers. This chapter delves into several pivotal set of measures designed to address these evolving needs: from combining work and retirement and introducing gradual, flexible transitions to retirement to adapting workplace conditions for older employees. It further investigates providing financial incentives that encourage enterprises to invest in the education and training of older workers, cultivating intergenerational cooperation within the labour market, and presenting valuable information to safeguard jobs across all sectors. Through these

measures, we aim to foster a more inclusive, sustainable, and supportive environment that not only benefits aging employees, but also enhances overall organizational resilience. The measures address previously mentioned priority areas.

#### *2.10.1.1 Measures 1: Measures to combine work and retirement*

##### **Short description of the Measures 1**

This is a series of measures related to both employment conditions and staying on the labour market. Many of the measures have been developed and put into effect in recent years, are state-led and have been accepted by both employees and employers. The State's expectations regarding the introduction and implementation of such measures are linked to ensuring the sustainable functioning of the labour market, social inclusion and the stability of the pension system.

Some existing actions and initiatives:

- financial incentives, such as higher pensions for those who stay in work beyond the retirement age,
- financial incentives for employers to hire older workers,
- changing the law to allow an employee to receive a full pension after retirement, while working in additional jobs and receiving a salary, with the employer being exempt from paying contributions,
- allowances for employees in the last 2 years before their planned retirement,
- allowing people to combine work and pensions without excessive restrictions,
- the possibility of a gradual transition to retirement through part-time work or project work,
- the introduction of temporary contracts to maintain integration into the workplace,
- subsidies for training and retraining programmes tailored to the specific requirements of older unemployed workers.

The analysis of the existing measures and their evaluation led to the proposal for the proposed measure 1: DUAL STATUS: EMPLOYEE



The measure would allow retired workers to receive a full pension while remaining in employment and receiving a full salary for their work. This measure would encourage labour participation among retired persons, reduce labour shortages in certain sectors and allow a more flexible transition from work to full retirement.

#### *1.1.1.1 Measures 2: Measures to allow a gradual and flexible transition to retirement*

### Short description of the Measures 2

These are measures that allow a gradual reduction in workload, for example by allowing part-time work or a different, less demanding job, while reducing the sense of loss of identity associated with sudden retirement and allowing for better adaptation.

Some existing actions and initiatives:

- **Flexible working conditions:** introducing shorter working hours, working from home, adapted working hours,
- Work according to life circumstances: work tailored to employees' needs, such as parenting, education or caring for family members,
- Career-oriented work: work that adapts to the employee's wishes and goals for long-term career development,
- **Job sharing, where** two or more employees share a job and divide tasks and working hours.

The analysis of existing actions and their evaluation has led to the proposal for the proposed Action 2: WORKING FOR LIVING ENVIRONMENTS

Slovenia has a measure aimed at helping young parents reconcile work and family life. It is a measure to reduce working time for parenthood. The right to work part-time for parental reasons is granted to a parent who is caring for and looking after one child up to the age of three, or at least two children up to the age of 8 for the youngest child. The employer provides the beneficiary with a salary according to the actual work obligation, and the Republic of Slovenia provides him/her with social security contributions up to the full work obligation on a base which cannot be lower than a pro rata part of the minimum wage.

The measure could reasonably be adjusted for the last 3 years before retirement eligibility. It would allow the employee to work part-time and pay contributions in full, thus allowing a gradual transition to retirement.

#### *2.10.1.2 Measures 3: Measures to adapt working conditions for older workers*

### **Short description of the Measures 3**

Adapting working conditions is a common wish of older workers, as the physical changes that accompany ageing often make work more difficult. Programmes that focus on ergonomic workplace design for older workers are a key part of the strategy to extend working life and improve the performance and job satisfaction of older workers.

Some existing actions and initiatives:

- ergonomic adjustments: workstation design to reduce physical strain and risk of injury, as well as very simple adjustments such as better lighting, ergonomic chairs, less repetitive movements,
- Promoting workplace health programmes: health promotion and well-being programmes such as physical activity, psychological support and healthy eating,
- the expectation of working in a less stressful environment, as the ability to cope with long-term stress tends to diminish over the years, so older employees value balanced work environments, being given clear instructions, realistic deadlines, etc,
- introducing flexible working arrangements: teleworking, part-time work, project work, job-sharing, etc., more balanced distribution of work and leisure time, especially in the face of increased health commitments.

The analysis of existing actions and their evaluation led to the proposal for the proposed Action 3: WORKPLACE ERGONOMY

The measure would co-finance workplace adaptation programmes for companies that decide to adapt the working environment to the physical needs of employees who have 3 years left before their planned retirement.

Given that the health problems of older workers, and hence their sickness absence, are most often linked to musculoskeletal problems resulting from repetitive movements at work, incorrect posture and sedentary working patterns, the State would co-finance

measures related to the introduction of ergonomically designed equipment and the optimisation of work processes to reduce such strains.

#### *1.1.1.2 Measures 4: Measures to provide financial incentives to enterprises for the education and training of older workers*

#### **Short description of the Measures 4**

In Slovenia, lifelong learning is an important part of education policy, as it promotes the personal and professional development of individuals throughout their lives, including the period before retirement. There are various programmes covering different areas such as formal education, non-formal learning and informal learning.

Existing programmes provide important support to employers' expectations for organising education and on-the-job training for older workers, especially in the areas of technology and digital competences. State-funded training programmes for older employees would help companies to improve the performance of older employees without high costs.

Some existing actions and initiatives:

- Lifelong learning programmes: facilitating and encouraging access to training that increases digital and other competences needed to adapt to changes in the labour market
- Retraining programmes: to guide older workers into occupations where working conditions are better suited to older people and there is both labour market demand for employees,
- Providing access to modern technologies and digital skills and free digital skills programmes for older people,
- Between 2018 and 2020, the social enterprise Simbioza Genesis ran the project "Younger people teaching older people digital skills". It was a project to organise intergenerational workshops on digital skills.

The analysis of existing actions and their evaluation has led to the proposal for the proposed Action 4: YOUNGER LEARNING OLDER DIGITAL THINGS

The measure, which has proved successful, would be adapted to interested companies offering digital skills training to older employees within the workplace, following the same principle.

This would of course increase the digital literacy of older people and enable them to become more confident in using technology (phones, computers, apps, internet). At the same time, it would promote intergenerational cooperation and understanding and encourage mentoring or the transfer of skills not only from the older generation to the younger, but also from the younger generation to the older generation.

#### *2.10.1.3 Measures 5: Awareness-raising measures on the need for intergenerational cooperation in the labour market*

##### **Short description of the Measures 5**

Slovenian society is striving to keep older workers in jobs because it is important from the point of view of the demographic situation in which it finds itself, but it is also extremely important from the point of view of the economic sustainability and stability of the pension system and the stability of public finances as a whole, not least for the sake of the social cohesion of society as a whole. Nevertheless, 'ageism' is present and burdensome, especially in the workplace, where it often seems that virtually all older workers 'can hardly wait to retire'. It is therefore urgent to take a step towards thinking that work is a value that not only contributes to a better economic situation for society, but also to the health of the older population and to greater intergenerational solidarity.

The analysis of existing actions and their evaluation led to the proposal for the proposed Action 5: "OLD AGEING" IS NOT A PATH TO HIGHER PRODUCTIVITY

Active participation of older workers normalises longer working lives and reduces prejudices about age as a barrier to performance, which is why various forms of raising awareness among employers and colleagues about the benefits of employing older workers are essential. From the perspective of society as a whole, a measure that promotes the contribution of older workers through positive stories sends positive signals to both companies and employees.

#### *2.10.1.4 Measures 6: Information measures on the opportunities available to enterprises to safeguard the jobs of older workers*

##### **Short description of the Measures 6**

In Slovenia, the economy has several measures and incentives to keep older workers in work. The aim of these measures is to increase job security, improve working conditions and provide adjustments to enable older workers to participate longer and better in the labour market. However, there is a distinct lack of transparency of these measures and many companies do not find a way to access them.

In Slovenia, the share of SMEs is high at 99.8%, with micro enterprises, i.e. those with up to 10 employees, accounting for more than 93%, small enterprises with 10 to 50 employees accounting for around 5% and medium-sized enterprises with up to 250 employees accounting for around 1.8%. At the same time, the ageing workforce is a major challenge for SMEs, and the stereotype that older employees are not as flexible or productive as younger employees is also evident in many of these enterprises. SMEs often lack the human and financial resources to research and implement measures for older workers. A centralised platform would facilitate access to key information and resources.

Such a platform would be a powerful instrument for strengthening the employment of older people and ensuring the long-term competitiveness of the Slovenian labour market.

The analysis of the existing measures and their evaluation led to the proposal for the proposed Action 6: A UNIFIED INFORMATION PLATFORM ON JOB PRESERVATION MEASURES FOR OLDER EMPLOYEES

Given the dispersion of information on possible programmes and measures implemented in Slovenia to preserve the jobs of older workers, the benefits of a single information platform providing access to comprehensive information on possible measures to preserve the jobs of older workers would be significant. Such a platform could address many of the current challenges faced by businesses, older workers and public institutions.

Currently, information on subsidies, legislation, training programmes and good practices is often dispersed among different institutions (Employment Service, ministries, chambers of commerce, etc.), making it difficult for SMEs and employees to access.

The platform would also enable a better understanding of measures such as subsidies for job adjustment, training co-financing programmes and counselling for older workers. The

platform could bring together businesses, trade unions, educational institutions, public services and NGOs to work together more effectively and implement action.

Such an information platform could be developed by the state for the benefit of companies and employees, linking institutions such as the Employment Service, the Ministry of Labour, Family, Social Affairs and Equal Opportunities and business associations. It could, of course, use funding from the European Social Fund (ESF+) for both the development and the necessary maintenance of the platform's relevance.

### Summary

The priority areas and the selected measures for managing job retention for older people are the result of actions by different actors and different approaches. They are diverse in content and will require more cooperation between different stakeholders in the future in order to achieve greater success.

Areas where Slovenia will need to focus in the future will be on changing legislation to allow people to have more different combinations of status. Why should someone who has reached full working age and pensionable age not participate actively in the labour market in the future if their employer needs them, while retaining the full pension they have earned in the past? And why should not some of the measures that are proving successful for the younger generation, modified slightly, of course, also be successful and interesting for those who are at the end of their working careers?

The State enters into these relationships primarily as a legislator and as an interested co-founder with the possibility of obtaining funding made available by various EU programmes. The role of the State is therefore clear and expected, and in this way, it enables the population to enjoy a better quality of life while improving the competitive advantages of the economy. Of course, the role of the state must be transparent and visible to all stakeholders.

### Implications

The choice and selection of priority areas and actions will in future be set in the context of the countries of the Danube region, with which Slovenia shares many cultural and working habits. We therefore expect that the actions of the other project participants will be very useful for further reflection in Slovenia.

## 3 Cross-country comparison

Across Austria, Bosnia and Herzegovina, Bulgaria, Germany, Croatia, Czech Republic, Hungary, Serbia, Slovakia and Slovenia, several common systemic elements have been identified in their age management strategies. These elements include various stakeholders, tools, and measures that are integral to supporting older workers and promoting active aging. The following synthesis highlights these common elements.

### 3.1 Stakeholders

1. **Government Agencies:** Government bodies play a crucial role in formulating and implementing age management policies. They provide funding, create strategic frameworks, and promote initiatives at both national and regional levels.
2. **Public Employment Services:** These agencies facilitate employment initiatives for older workers, offering support through job matching, training, and financial incentives.
3. **Health and Social Services:** These stakeholders focus on promoting the health and well-being of older workers through various programs and services.
4. **Employers and Business Associations:** Employers and their associations are key to implementing workplace adaptations, training programs, and flexible working arrangements.
5. **Educational Institutions:** Universities and training providers offer lifelong learning opportunities and skills development programs.
6. **Non-Governmental Organizations (NGOs):** NGOs often support awareness-raising initiatives, advocacy, and community-based programs.
7. **Civil Society:** Broader community involvement is essential for fostering a supportive environment for older workers.

### 3.2 Tools and Measures

1. **Flexible Work Arrangements:** Many countries promote flexible work models, including part-time work, job-sharing, and remote work, to accommodate the needs of older employees.
2. **Health Promotion Programs:** Regular health check-ups, mental health support, and health insurance programs tailored to older workers are common measures.

3. **Lifelong Learning and Training:** Continuous education and training programs aimed at updating digital skills and other competencies are widely implemented.
4. **Financial Incentives:** Subsidies for employers, tax incentives, and other financial supports encourage the hiring and retention of older workers.
5. **Mentoring and Knowledge Transfer:** Programs that facilitate the transfer of knowledge between older and younger employees, such as reverse mentoring and mutual mentoring, are prevalent.
6. **Awareness-Raising Campaigns:** Initiatives to combat age discrimination and promote the value of older workers are crucial. This includes campaigns, workshops, and certifications for age-friendly workplaces.
7. **Retirement and Pension Reforms:** Policies that offer flexible retirement options and incentives for delayed retirement are common strategies.
8. **Organizational Adaptations:** Companies are encouraged to adapt their workplace environments to better suit older employees, including ergonomic adjustments and age-friendly policies.

### 3.3 Key Measures in Practice

- **Austria:** Initiatives like the Employment Initiative 50+, partial retirement support, and training programs for workers aged 50+ are significant measures. The country also focuses on health promotion and flexible work arrangements.
- **Bosnia and Herzegovina:** focus on healthcare and intergenerational mentorship complementing similar measures in other countries.
- **Bulgaria:** Measures include reverse mentoring, flexible work models, financial support for employers, and continuing education to increase digital competences.
- **Croatia:** The country emphasizes employment subsidies, active aging policies, health programs, and mutual mentoring schemes.
- **Czech Republic:** Strategies include training for older employees to mentor younger colleagues, financial support for start-ups by older individuals, and retirement preparation plans.



- **Germany:** Emphasis on digital skills for older employees and flexible work arrangements introduces best practices relevant to macro-level workforce adaptability.
- **Hungary:** Hungary focuses on company health preservation programs, flexible employment forms, and tax incentives for upskilling workers.
- **Serbia:** Financial measures such as social pensions, subsidies for employing older workers, and mandatory health check-ups are key strategies.
- **Slovakia:** The country implements awareness-raising measures, reskilling/upskilling programs, and systemic changes to support age management.
- **Slovenia:** Structured measures for gradual retirement and employer-focused incentives for training older workers could serve as a model for integrated policy development.

### 3.4 Common Challenges

1. **Age Discrimination:** Persistent age-related stereotypes and biases in hiring, promotion, and training.
2. **Skill Gaps:** Technological advancements outpace the skill sets of older workers, necessitating ongoing education and training.
3. **Health Issues:** Physical and mental health problems that can lead to early retirement or reduced productivity.
4. **Workplace Adaptation:** Inadequate adaptation of workplace conditions to meet the needs of older employees.

By leveraging these common systemic elements and addressing shared challenges, countries can develop more effective age management strategies that promote active, healthy aging and support the integration of older workers into the labour market.

### 3.5 Implications for Policy Making and Practice

#### *3.5.1 Prerequisites for Implementation*

Implementing effective age management policies requires several foundational elements:

1. **Strategic Frameworks and National Plans:** Countries need comprehensive, coherent strategic plans that focus on the aging workforce. These plans should

address the needs, opportunities, and challenges specific to older workers and include a series of coordinated measures that align with economic, social, and budgetary rationalities .

2. **Stakeholder Engagement:** Engaging a diverse range of stakeholders through a quadruple helix approach (involving companies, academia, government, and civil society) is crucial. This engagement fosters a sense of co-ownership and enhances the implementation of age management measures.
3. **Policy Coherence and Integration:** Policies must be integrated across various sectors, ensuring consistency and synergy with other national strategies. This includes aligning age management measures with broader employment, health, and social policies.

### 3.5.2 Enablers

1. **Government and Legislative Support:** Enacting legislative changes that support inclusive work cultures and provide financial incentives for employers to hire and retain older workers is essential. Governments should allocate funding for health initiatives, lifelong learning programs, and flexible work arrangements.
2. **Awareness and Advocacy:** Effective communication and awareness campaigns can highlight the value of older workers, reducing stereotypes and promoting their contributions to the labour market. These campaigns should include success stories and testimonials to make the benefits more relatable.
3. **Educational and Training Programs:** Continuous education and training are vital for keeping older workers competitive. This includes structured mentoring initiatives, peer learning, and tailored training programs that address specific needs and enhance job performance .
4. **Health and Well-being Programs:** Implementing comprehensive health programs that include regular check-ups and additional health insurance can improve the well-being and productivity of older workers. Such programs should be tailored to the diverse needs of this demographic.

### 3.5.3 Barriers

1. **Financial Constraints:** High costs associated with some measures, such as extensive health programs and large-scale awareness campaigns, can be a barrier

for both governments and employers. Identifying sustainable funding sources is crucial.

2. **Institutional Resistance:** Resistance from employers and institutions, due to perceived high costs or complexity of implementation, can impede progress. Overcoming this resistance requires demonstrating the long-term benefits and cost-effectiveness of these measures .
3. **Lack of Coordination:** Inadequate synchronization of activities and slow adoption of supportive acts can hinder the implementation of age management measures. Effective coordination mechanisms and clear responsibilities are needed to ensure timely and efficient implementation.

#### *3.5.4 Identified Sponsors and Advocates*

1. **Government Bodies:** Ministries of labour, health, and social affairs often spearhead age management initiatives, providing the necessary legislative and financial support.
2. **Non-Governmental Organizations (NGOs):** NGOs play a critical role in advocacy, awareness campaigns, and providing support services. They often collaborate with governments and other stakeholders to promote age management policies.
3. **Employers and Business Associations:** Employers and their associations are key advocates for workplace adaptations and flexible work arrangements. They also participate in mentoring and training programs, demonstrating the practical benefits of these initiatives .
4. **Educational Institutions:** Universities and training centres support lifelong learning and skills development, essential for keeping older workers competitive. They also contribute to research and evaluation of age management practices.

#### *3.5.5 Recommendations for Policy Makers*

1. **Enhance Awareness Campaigns:** Increase public awareness about the benefits of employing older workers through targeted campaigns that include success stories and testimonials.
2. **Implement Comprehensive Health Programs:** Introduce regular health check-ups and health promotion activities tailored to older employees, ensuring they remain healthy and productive.

3. **Promote Lifelong Learning:** Ensure continuous access to education and training programs to help older workers adapt to technological advancements and stay competitive in the job market.
4. **Adopt Flexible Work Models:** Encourage the adoption of flexible work arrangements that help older workers balance their professional and personal lives, enhancing job satisfaction and retention.
5. **Provide Financial Incentives:** Offer subsidies and financial support to employers who hire and retain older workers, reducing the financial burden and encouraging inclusive hiring practices.

By addressing these elements and overcoming the identified barriers, policymakers can create an effective age management framework that supports the aging workforce and promotes active, healthy aging across Europe.

## Conclusion

The comprehensive analysis of age management strategies across various countries underscores the necessity of addressing the challenges posed by an aging population through a multifaceted approach. The demographic shift presents both opportunities and obstacles, necessitating cohesive strategies that integrate social, economic, and health-related measures to ensure the well-being and productivity of older adults.

A key insight from the analysis is the critical need for comprehensive national strategies focused on age management. While some countries have adopted partial measures or sector-specific policies, a coherent and integrated approach is essential to address the multifaceted challenges of an aging population. Effective national strategies should align health, employment, and social policies to holistically support older adults. These strategies could include digital training programs to bridge skill gaps, healthcare insurance models to promote well-being, and age-friendly workplace designs to foster inclusivity. Cross-national learning and adaptation of successful practices can serve as a robust framework for addressing age management challenges across the region.

Employers and business associations play a pivotal role in implementing age-friendly workplace practices. This includes offering flexible work arrangements, continuous education and training opportunities, and fostering an inclusive work culture. These

measures enhance the productivity and well-being of older employees while contributing to the overall performance and sustainability of organizations.

Government and legislative support are crucial enablers for successful age management. Policies that provide financial incentives for employers, allocate funding for health initiatives, and promote lifelong learning are essential. Governments must also lead awareness campaigns to highlight the value of older workers and reduce stereotypes associated with aging.

Health and well-being programs tailored to the needs of older workers are vital. Regular health check-ups, additional health insurance, and workplace health promotion activities significantly improve the well-being and productivity of older employees. Preventive measures to preserve health and establish agencies for healthy aging are also recommended.

Continuous education and training are critical for keeping older workers competitive in the job market. This includes reskilling and upskilling initiatives, mentoring programs, and peer learning opportunities. Educational institutions play a significant role in supporting lifelong learning and developing tailored training programs that meet the specific needs of older employees.

Effective communication and advocacy are essential to promote the benefits of employing older workers. Public awareness campaigns that include success stories and testimonials can help change perceptions and foster a more supportive attitude towards older employees.

There is a need for a coordinated approach that integrates top-down and bottom-up strategies. This involves creating new employment opportunities, enhancing employability, and providing resources and incentives for employers to hire and retain older employees. Raising public awareness and promoting inclusivity are critical to the success of these measures.

While the proposed measures offer significant benefits, they also come with potential costs. Identifying sustainable funding sources and providing financial support to employers are essential to ensure the successful implementation of these initiatives. Governments must explore models for subsidies or tax breaks to support these measures.

Demonstrating the long-term benefits and cost-effectiveness of age management measures is crucial. This includes highlighting the positive spill-over effects on workers'

well-being, personal development, social cohesion, and economic resilience. Policymakers must evaluate the contributions of older employees and create benchmarks for effective practices.

Addressing the challenges of an aging population requires a holistic and integrated approach that leverages the contributions of various stakeholders. By implementing comprehensive age management strategies, countries can promote active aging, enhance the well-being of older adults, and foster economic and social sustainability. The insights and recommendations provided in this analysis serve as a valuable guide for policymakers and practitioners in creating inclusive and supportive environments for the aging workforce.

## 4 Appendices

### 4.1 Evaluation Summary – Austria

Summary of national evaluation - AUSTRIA

planned measure	Impact on (level and areas of impact)	examined (aspects of impact)	Measure 1: Employment Initiative 50+ Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2: Partial Retirement Support Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3: Joboffensive 50+ Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4: Dialog healthy & active aging Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5: Age simulation suit GERT Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6: WAGE network Growing older, having a future Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7: NESTORGOLD GÜTESIEGEL (Recognition diploma) for age- appropriate companies and organizations Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 8: Demographic consulting Digi+ Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 9: Mentoring scheme in retailing Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 10: Training and Development for 50+ Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)		
Name of the measure	work force factors	recruitment	benefits	3	2	3	2	2	2	3	2	1	2	
			challenges (optional)	2	1	3	1	1	1	1	1	1	1	1
			potential costs legal and ethical implications	3	3	3	1	1	1	1	2	1	1	1
		training	benefits	3	2	1	2	2	2	1	2	2	1	3
			challenges (optional)	2	3	3	1	1	1	1	1	1	2	2
			potential costs legal and ethical implications	3	3	3	2	2	2	1	1	2	2	3
		career development	benefits	1	2	1	1	2	1	1	1	1	1	1
			challenges (optional)	3	1	3	2	1	1	1	1	2	2	3
			potential costs legal and ethical implications	1	2	1	1	1	1	1	1	1	1	2
		employee well-being	benefits	1	3	1	1	1	1	1	1	1	1	1
			challenges (optional)	2	2	2	1	1	1	1	1	1	2	2
			potential costs legal and ethical implications	1	1	2	1	2	1	1	1	1	1	1
	macro-regional labour market	workforce productivity	benefits	3	1	3	2	1	2	1	2	2	3	3
			challenges (optional)	2	2	2	1	1	1	1	1	2	2	2
			potential costs legal and ethical implications	3	2	2	1	1	1	1	1	1	1	2
		knowledge transfer	benefits	1	2	1	1	1	1	1	1	1	1	1
			challenges (optional)	3	1	3	1	1	3	1	2	2	2	3
			potential costs legal and ethical implications	2	2	2	3	1	3	1	2	2	1	2
		organizational performance	benefits	1	3	1	1	1	1	1	1	1	1	2
			challenges (optional)	3	2	2	1	1	1	1	1	1	1	1
			potential costs legal and ethical implications	1	2	1	1	2	1	1	1	1	1	1
		retirement policies	benefits	3	3	3	2	1	2	1	2	1	2	2
			challenges (optional)	2	2	2	1	1	1	1	1	1	1	2
			potential costs legal and ethical implications	2	2	1	1	2	1	1	1	2	2	2

Source: own processing

## 4.2 Evaluation Summary – Bosnia and Herzegovina

### Summary of national evaluation - Bosnia and Herzegovina

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 - Action Plan for Employment of 55+ and Active aging Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 - Active Employment measures and job retention Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 - Employment agency for older generations Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 - Raising awareness on benefits and Reward for good/healthy workplaces Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 - Employer Education Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 - Mutual Mentoring Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 - Health Care - Additional Health Insurance Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	work force factors	recruitment	benefits	3	3	3		3	1	1
			challenges (optional)					3	1	1
			potential costs	2	2	1		2	1	1
		training	legal and ethical implications	1	1	1		1	1	1
			benefits	3	3			3	3	1
			challenges (optional)					1	2	1
		career development	potential costs	2	2			1	2	1
			legal and ethical implications	1	1			1	1	1
			benefits	3				2	3	1
		employee well-being	challenges (optional)					2	2	1
			potential costs	3	3	3	2	1	1	3
			legal and ethical implications	1				1	1	2
	macro -regional labour market	workforce productivity	benefits	2	3	2	2	2	2	2
			challenges (optional)					2	2	2
			potential costs	2	2	2	1	1	1	1
		knowledge transfer	legal and ethical implications	1	1	1	1	1	1	1
			benefits	3	3	3	2	1	3	1
			challenges (optional)					1	2	1
		organizational performance	potential costs	2	3	2	1	1	1	1
			legal and ethical implications	1	1	1	1	1	1	1
			benefits	3	3	3	2	2	2	1
		retirement policies	challenges (optional)					2	2	1
			potential costs	2	2	2	1	1	1	2
			legal and ethical implications	2	1	1	1	1	1	2

Source: own processing



### 4.3 Evaluation Summary – Bulgaria

Summary of national evaluation - **BULGARIA**

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 (REVERSE MENTORING) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 (PEER LEARNING) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 (FLEXIBLE HYBRID MODEL OF WORK) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 (FINANCIAL SUPPORT FOR EMPLOYERS) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 (HEALTH INSURANCE PROGRAMMES) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 (CONTINUING EDUCATION TO INCREASE DIGITAL COMPETENCES) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 (RETIREMENT PROGRAMMES AND INCENTIVES) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 8 (PART TIME WORK) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	work force factors	recruitment	benefits	3	2	3	n/a	3	3	3	
			potential costs	1	1	1	n/a	1	2	1	
			legal and ethical implications	1	1	2	n/a	1	1	1	
		training	benefits	3	3	1	n/a	n/a	3	n/a	n/a
			potential costs	1	1	1	n/a	n/a	2	n/a	n/a
			legal and ethical implications	1	1	2	n/a	n/a	1	n/a	n/a
		career development	benefits	3	3	2	n/a	2	3	3	3
			potential costs	1	1	1	n/a	1	2	1	1
			legal and ethical implications	1	1	2	n/a	1	1	2	1
		employee well-being	benefits	3	3	3	3	3	3	3	3
			potential costs	1	1	1	1	1	1	2	1
			legal and ethical implications	1	1	2	1	1	1	1	1
	macro -regional labour market	workforce productivity	benefits	3	3	2	n/a	3	3	3	3
			potential costs	1	1	1	n/a	1	2	2	1
			legal and ethical implications	1	1	2	n/a	1	1	1	n/a
		knowledge transfer	benefits	3	3	2	n/a	n/a	3	n/a	3
			potential costs	1	1	1	n/a	n/a	2	n/a	1
			legal and ethical implications	1	1	2	n/a	n/a	1	n/a	n/a
		organizational performance	benefits	2	2	2	3	3	3	3	3
			potential costs	1	1	1	3	3	2	1	1
retirement policies	benefits	2	2	1	3	3	3	3	3		
	potential costs	1	1	1	3	3	2	1	1		
	legal and ethical implications	1	1	2	2	1	1	1	n/a		

Source: own processing

## 4.4 Evaluation Summary – Croatia

### Summary of national evaluation - CROATIA

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 - Action Plan for Employment of 55+ and Active aging Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 - Active Employment measures and job retention Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 - Employment agency for older generations Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 Raising awareness on benefits and Reward for good/healthy workplaces Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 Employer Education Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 Mutual Mentoring Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 Health Care – Additional Health Insurance Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 Health Care – Additional Health Insurance Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	workforce factors	recruitment	benefits	3	3	3	3	1	1	1	
			challenges (optional)					1	1	1	
			potential costs	2	2	1	2	1	1	1	
		training	legal and ethical implications	1	1	1	1	1	1	1	1
			benefits	3	3		1	3	1	1	
			challenges (optional)				1	2	1	1	
		career development	potential costs	2	2		1	2	1	1	
			legal and ethical implications	1	1		1	1	1	1	
			benefits	3			2	3	1	1	
		employee well-being	challenges (optional)	2			1	2	1	1	
			potential costs	1			1	1	1	1	
			legal and ethical implications	1			1	1	1	1	
	macro -regional labour market	workforce productivity	benefits	2	3	2	2	2	2	2	2
			challenges (optional)					2	2	2	
			potential costs	2	2	2	1	1	1	1	
		knowledge transfer	legal and ethical implications	1	1	1	1	1	1	1	
			benefits	3	3	3	2	1	3	1	1
			challenges (optional)					1	2	1	
		organizational performance	potential costs	2	3	2	1	1	1	1	
			legal and ethical implications	1	1	1	1	1	1	1	
			benefits	3	3	3	2	2	2	1	1
		retirement policies	challenges (optional)	2			2	2	2	1	1
			potential costs	1	3	2	1	1	1	1	1
			legal and ethical implications	2	1	1	1	1	1	1	1

Source: own processing

## 4.5 Evaluation Summary – Czech Republic

### Summary of national evaluation - CZECH REPUBLIC

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 peer learning Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 awareness campaign Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 financial support for entrepreneurship Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 start-up mentoring Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 part-time without part-time pay Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 retirement preparation plan Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 CSR Award for Age Management Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 8 cafeteria system for work-life balance Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)		
Name of the measure	work force factors	recruitment	benefits	2	2	1	1	3	1	2	3	
			challenges (optional)									
			potential costs	1	3	1	1	2	1	1	1	
		training	legal and ethical implications	1	3	1	1	2	1	1	1	
			benefits	3	2	1	2	3	2	1	1	
			challenges (optional)						2			
		career development	potential costs	2	1	1	2	1		1	1	
			legal and ethical implications	1	1	1	1	1	1	1	1	
			benefits	3	2	3	2	3	1	1	2	
		employee well-being	challenges (optional)									
			potential costs	1	1	1	1	1	1	1	1	
			legal and ethical implications	1	1	1	1	1	1	1	1	
	macro-regional labour market	workforce productivity	benefits	3	2	2	2	3	2	2	3	
			challenges (optional)									
			potential costs	2	1	2	2	2	1	2	2	
		knowledge transfer	legal and ethical implications	1	1	1	1	1	1	1	1	
			benefits	3	3	1	2	2	2	2	1	
			challenges (optional)									
		organizational performance	potential costs	2	1	1	2	1	1	2	1	
			legal and ethical implications	1	1	1	1	1	1	1	1	
			benefits	3	2	1	3	2	2	1	3	
		retirement policies	challenges (optional)									
			potential costs	1	2	1	2	2	1	1	3	
			legal and ethical implications	1	1	1	1	1	1	1	1	
	benefits	3	3	2	2	2	2	1	1			
	challenges (optional)											
	potential costs	1	2	2	2	1	1	1	2			
	legal and ethical implications	1	2	1	1	1	2	1	1			

Source: own processing

## 4.6 Evaluation Summary – Germany

### Summary of national evaluation - Germany

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 Digital Skills Boost for 50+ Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 Mid-Career Skills Assessment and Development Program Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 Flexible Work Arrangements for 60+ Employees Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 Intergenerational Mentoring and Knowledge Transfer Program Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 Age Discrimination Awareness and Compliance Program for SMEs Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 Age-Friendly Workplace Design Initiative Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	work force factors	recruitment	benefits	3	3	3	3	3	
			challenges (optional)	2	1	3	1	2	
			potential costs	3	3	1	2	2	
			legal and ethical implications	1	2	1	2	3	
		training	benefits	1	2	1	1	3	2
			challenges (optional)	1	3	3	3	3	1
			potential costs	1	1	1	3	2	3
			legal and ethical implications	1	2	2	3	2	1
		career development	benefits	3	1	1	3	3	3
			challenges (optional)	1	1	1	3	1	3
			potential costs	1	1	3	1	3	3
			legal and ethical implications	3	1	2	2	1	1
	employee well-being	benefits	3	1	2	2	2	1	
		challenges (optional)	1	3	1	1	1	3	
		potential costs	1	1	3	2	1	2	
		legal and ethical implications	2	1	2	1	3	2	
	macro-regional labour market	workforce productivity	benefits	1	3	2	3	3	2
			challenges (optional)	1	1	2	1	3	3
			potential costs	3	1	3	3	1	3
			legal and ethical implications	3	3	2	3	3	2
knowledge transfer		benefits	1	1	1	2	3	3	
		challenges (optional)	1	2	1	1	3	3	
		potential costs	3	3	3	2	2	2	
		legal and ethical implications	3	2	3	2	2	3	
organizational performance		benefits	3	1	2	1	1		
		challenges (optional)	2	2	3	2	3	3	
		potential costs	2	1	3	1	2	2	
		legal and ethical implications	3	1	2	1	2	2	
retirement policies	benefits	2	1	3	2	2	2		
	challenges (optional)	1	2	1	1	2	2		
	potential costs	1	2	3	3	1	2		
	legal and ethical implications	3	1	3	1	3	1		

Source: own processing

## 4.7 Evaluation Summary – Hungary

Summary of national evaluation - HUNGARY										
Impact on (level and areas of impact)		examined (aspects of impact)	Measure 1 (Education, training programmes and career management) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 (Promoting company programmes to support health preservation and development) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 (Promoting more flexible forms of employment ) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 (Establishing of mentoring services to encourage entrepreneurship among older people, and the development of a support system for these services) Scale (1-3)	Measure 5 (Introducing tax incentives to help workers upskill at work) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 (Development and promotion of support services for the care of elderly and sick family members) Scale (1-3 ) no or negligible (1)/medium (2)/significant impact (3)	Measure7 (Mental and psychological development of older active people through small community support programmes) Scale (1-3 ) no or negligible (1)/medium (2)/significant impact (3)	Measure 8 (Developing mobility options and solutions) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)
work force factors	recruitment	benefits and challenges	3	2	3	2	3	3	2	3
		potential costs	3	1	1	2	2	2	1	3
		legal and ethical	2	1	1	2	2	2	1	2
	training	benefits and challenges	3	2	2	3	2	1	2	2
		potential costs	3	2	3	3	2	1	1	2
		legal and ethical	3	2	1	1	1	1	1	2
	career development	benefits and challenges	3	1	2	3	2	2	2	2
		potential costs	3	1	2	3	2	2	2	2
		legal and ethical	2	1	1	1	2	1	1	1
	employee well-being	benefits and challenges	2	3	3	1	3	3	2	2
		potential costs	3	3	2	2	3	3	1	2
		legal and ethical	2	2	1	2	2	3	1	1
macro-regional labour market	workforce productivity	benefits and challenges	3	2	2	1	2	2	2	2
		potential costs	3	2	2	1	1	2	1	2
		legal and ethical	2	1	1	1	1	2	1	1
	knowledge transfer	benefits and challenges	2	2	1	2	2	1	2	1
		potential costs	2	2	1	2	1	1	1	1
		legal and ethical	2	1	1	2	1	1	2	1
	organizational performance	benefits and challenges	3	2	3	2	3	3	1	2
		potential costs	2	2	3	2	2	3	1	1
		legal and ethical	2	1	2	1	2	3	1	1
	retirement policies	benefits and challenges	2	3	2	2	2	3	2	1
		potential costs	2	2	2	2	1	3	1	1
		legal and ethical	1	2	2	1	1	3	2	1
Short description of the content of the proposed measure			az 55+ -os álláskeresőknek, munkaviszonyban állóknak, vállalkozóknak olyan fejlesztő programokat kell kínálni alanyi jogon, amelyek segítik őket új piacra lépés készségeik elsajátításában - kompetenciafelmérést, munkábaállást és reintegrációt segítő fejlesztéseket, technológiai és digitális készségfejlesztéseket.	Supporting health promotion programmes and initiatives (e.g. screenings, preventive interventions, awareness-raising programmes) through employers to maintain and improve the activity and working capacity of older workers.	Encourage the provision of flexible working hours, part-time opportunities and other workplace benefits that allow older workers to better adapt to work-life balance (e.g.: on-call work; home office; incentives for part-time employment, etc.)	Encouraging local older people to become more entrepreneurial, educating, assisting, mentoring and developing entrepreneurial ecosystems.	Promoting and encouraging internal programmes, events and developments to help and develop the internal balance of employees, improve the workplace atmosphere, reduce generational differences, etc.	To support and assist the activities of older people in caring for their families, to develop services and to encourage them to do so.	Local community involvement in the development of older people: motivation, confidence and skills development, information provision	Promote the mobility of active people living in more isolated or remote areas. Involve chambers in transport management; use of village buses; use of public transport solutions.

Source: own processing

## 4.8 Evaluation Summary – Serbia

### Summary of national evaluation - SERBIA

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 (Financial measure - The concept of social pensions with the aim of preventing the poverty of the elderly) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 (Financial measure - Subsidies for employment of persons over 55 years of age) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 (Educational measures - Define additional support measures for training/education and easier integration of 55+ into the labor market) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 (Preventive measures to preserve health - The law prescribes mandatory systematic examinations) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 (Preventive measures to preserve health - Establish the Agency for Healthy Aging) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 (Workshop in Chamber of Commerce and Industry: Code of quality in practice) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 (E-learning education for companies Raising Awareness of Age management) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 8 (Promotion and information dissemination of Certificate Family Friend Enterprise by Chamber of Commerce and Industry) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 9 (Public Register of companies awarded with Certificate Family Friend Enterprise (by Chamber of Commerce and Industry) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)		
Name of the measure	work force factors	recruitment	benefits	1	3	3	3	3	1	2	2	3	
			challenges (optional)	1	1	3	2	2	1	2	2	2	
			potential costs	1	1	1	2	2	2	2	2	2	2
		training	legal and ethical implications	1	2	2	3	3	2	3	3	3	3
			benefits	1	3	3	2	3	3	3	3	3	3
			challenges (optional)	1	1	2	1	2	1	2	2	2	2
		career development	potential costs	1	1	1	2	2	2	2	2	2	2
			legal and ethical implications	1	2	2	3	3	3	3	3	3	3
			benefits	1	3	3	3	3	3	3	3	2	3
		employee well-being	challenges (optional)	1	1	3	2	2	1	2	2	2	2
			potential costs	1	1	1	3	3	3	3	3	2	2
			legal and ethical implications	1	2	2	3	3	3	3	3	3	3
	macro -regional labour market	workforce productivity	benefits	1	3	3	3	3	3	3	3	3	3
			challenges (optional)	1	2	3	2	2	1	2	2	2	2
			potential costs	3	2	2	2	2	2	2	2	2	2
		knowledge transfer	legal and ethical implications	3	2	2	3	3	3	3	3	3	3
			benefits	1	3	3	2	1	3	3	3	2	3
			challenges (optional)	1	2	2	1	1	2	2	2	2	2
		organizational performance	potential costs	1	1	1	2	2	2	2	2	2	2
			legal and ethical implications	3	2	1	3	3	3	3	3	3	3
			benefits	1	3	3	2	2	3	3	3	3	3
		retirement policies	challenges (optional)	1	2	2	1	1	2	2	2	2	2
			potential costs	3	1	2	3	3	3	3	3	3	3
			legal and ethical implications	3	2	2	3	3	3	3	3	3	3

Source: own processing

## 4.9 Evaluation Summary – Slovakia

Summary of national evaluation - SLOVAKIA										
planned measure	impact on (level and areas of impact)	Measure 1 (Awareness  Enhance awareness in the area of Age Management within companies) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 (Tools  Set incentives for employers to support an inclusive work culture and integrate older workers) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 (Education (Reskilling/Upskilling)  Develop targeted educational programs to support skill development for individuals aged 55 and over, aiming to keep older workers competitive in the labor market ) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 (Mentoring  Create methodologies and guidelines to support mentoring programs that strengthen intergenerational cooperation.) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 (Health  Support initiatives—methodologies, training, media campaigns—to promote the health of all employees) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 (Systemic Changes  Develop a proposal for legislative changes aimed at promoting age diversity and inclusion in the workplace, ensuring equal opportunities and fair treatment for employees of all age groups) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 7 (Systemic Changes  Ensure a functional quality assurance system for adult education that meets international standards, guaranteeing consistency in education at the international level and the effectiveness of education) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 8 (Systemic Changes  Implement systemic measures for funding adult education) Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	work force factors	recruitment	2,166666667	2,6	2	2,5	2,333333333	2,6	2	2
		training	2	1,8	2,166666667	2,166666667	2,333333333	1,8	2,4	2,166666667
		career development	2	2	2,4	2,4	2	1,8	2	2,4
		employee well-being	2,166666667	1,833333333	2	2,4	2,6	2,4	2	2
	macro-regional labour market	workforce productivity	1,833333333	1,8	2,6	2,4	2,5	2,2	1,8	1,75
		knowledge transfer	2,166666667	2,4	2,4	3	1,333333333	2,2	2	2,4
		organizational performance	2,166666667	2	2,2	2,6	2,8	2,5	2,25	2
		retirement policies	1,666666667	1,75	2,25	1,25	1,5	2	2	1,666666667
	TOTAL		2,020833333	2,022916667	2,252083333	2,339583333	2,175	2,1875	2,05625	2,047916667

Source: own processing

## 4.10 Evaluation Summary – Slovenia

### Summary of national evaluation - Slovenia

planned measure	impact on (level and areas of impact)	examined (aspects of impact)	Measure 1 Combining work and retirement Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 2 Gradual and flexible transition to retirement Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 3 Adaptation of working conditions Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 4 Financial incentives for training Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 5 Awareness raising Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	Measure 6 Information about opportunities Scale (1-3) no or negligible (1)/medium (2)/significant impact (3)	
Name of the measure	work force factors	recruitment	benefits	3	2	3	1	3	
			challenges (optional)	2	1	2	1	1	
			potential costs	3	2	3	2	2	
		legal and ethical implications	3	2	1	1	1		
		training	benefits	1	2	1	3	3	3
			challenges (optional)	1	1	1	1	1	1
			potential costs	1	1	2	3	1	1
		legal and ethical implications	1	1	1	2	1	1	
		career development	benefits	3	3	2	3	1	2
			challenges (optional)	1	1	1	2	1	1
			potential costs	2	1	1	3	1	2
		legal and ethical implications	3	1	1	1	1	1	
	employee well-being	benefits	3	3	3	3	2	1	
		challenges (optional)	1	1	2	1	1	1	
		potential costs	2	2	2	2	2	1	
	legal and ethical implications	1	1	1	1	1	1		
	macro -regional labour market	workforce productivity	benefits	3	3	3	3	1	2
			challenges (optional)	1	1	2	2	1	1
			potential costs	2	2	2	2	1	1
		legal and ethical implications	2	2	1	1	1	1	
		knowledge transfer	benefits	3	3	1	2	3	3
			challenges (optional)	1	1	1	1	1	1
			potential costs	1	1	1	2	2	2
		legal and ethical implications	1	1	1	1	1	1	
organizational performance		benefits	2	3	3	3	1	2	
		challenges (optional)	2	2	2	2	1	1	
		potential costs	2	2	2	2	1	1	
legal and ethical implications		1	1	1	1	1	1		
retirement policies	benefits	3	3	1	2	3	3		
	challenges (optional)	1	3	1	3	2	1		
	potential costs	3	2	1	2	1	1		
legal and ethical implications	2	3	1	1	1	1			

Source: own processing



#### 4.11 Other appendices – Austria

n/a

#### 4.12 Other appendices – Bosnia and Herzegovina

n/a

#### 4.13 Other appendices - Bulgaria

*Figure 6: Picture from the workshop*



*Source: own processing*

Figure 7: Picture from the workshop



Source: own processing

Figure 8: Picture from the workshop



Source: own processing

#### 4.14 Other appendices – Croatia

n/a

## 4.15 Other appendices – Czech Republic

Figure 9: Picture from the co-creation workshop



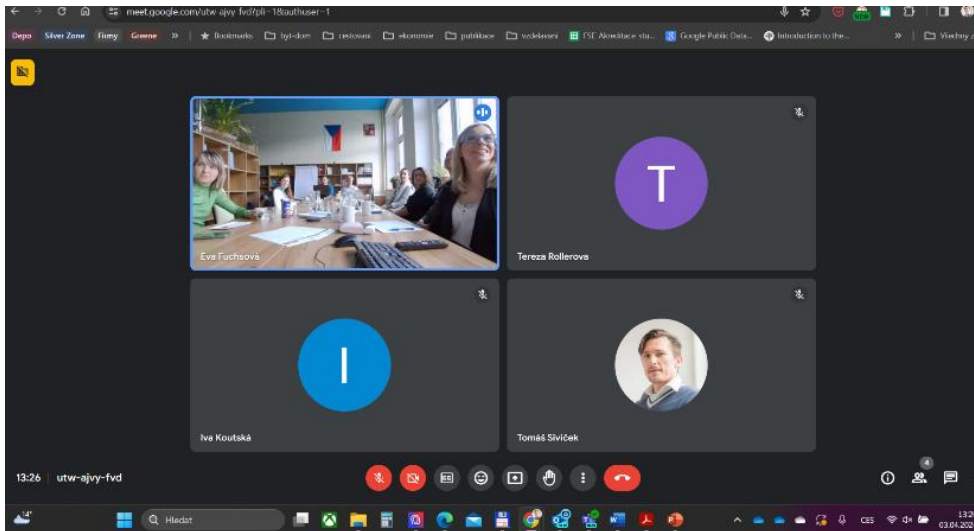
Source: own processing

Figure 10: Picture from the co-creation workshop



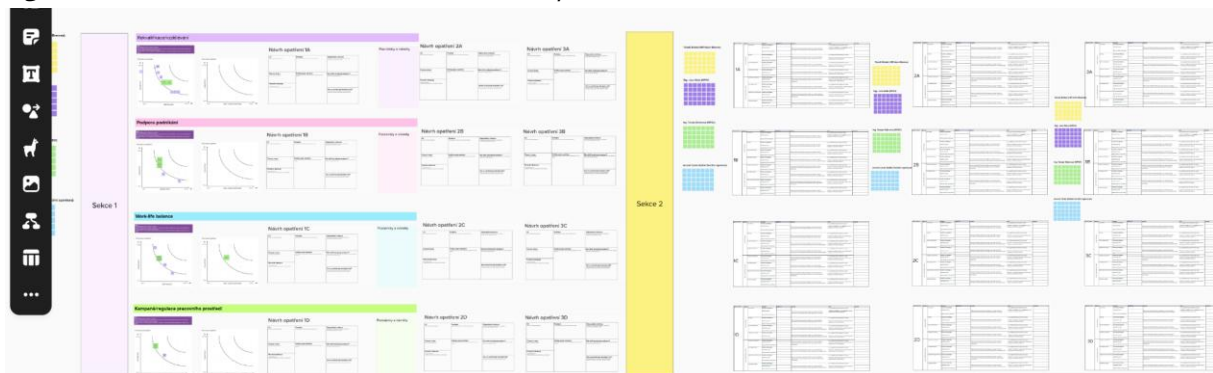
Source: own processing

Figure 11: Picture from the co-creation workshop (online participants)



Source: own processing

Figure 12: Mural for the co-creation workshop



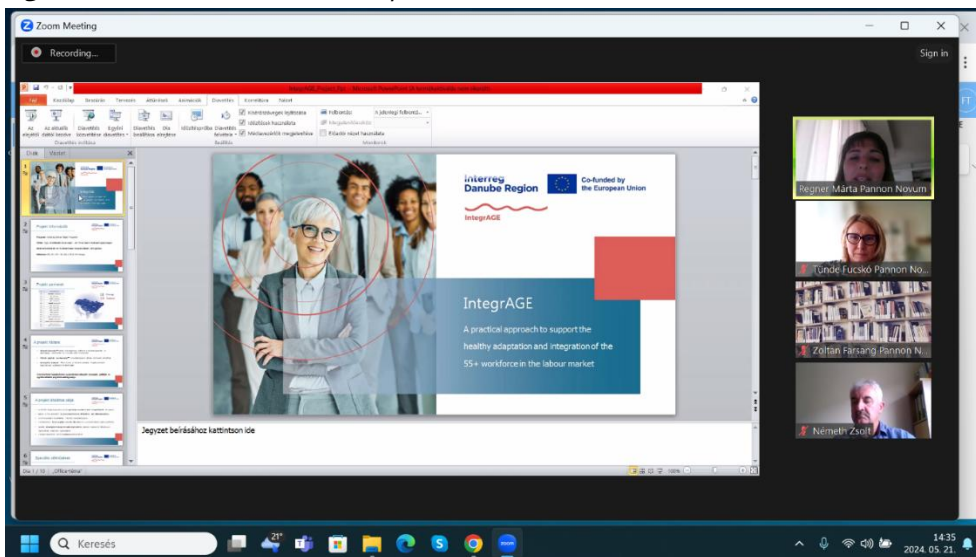
Source: own processing

## 4.16 Other appendices – Germany

n/a

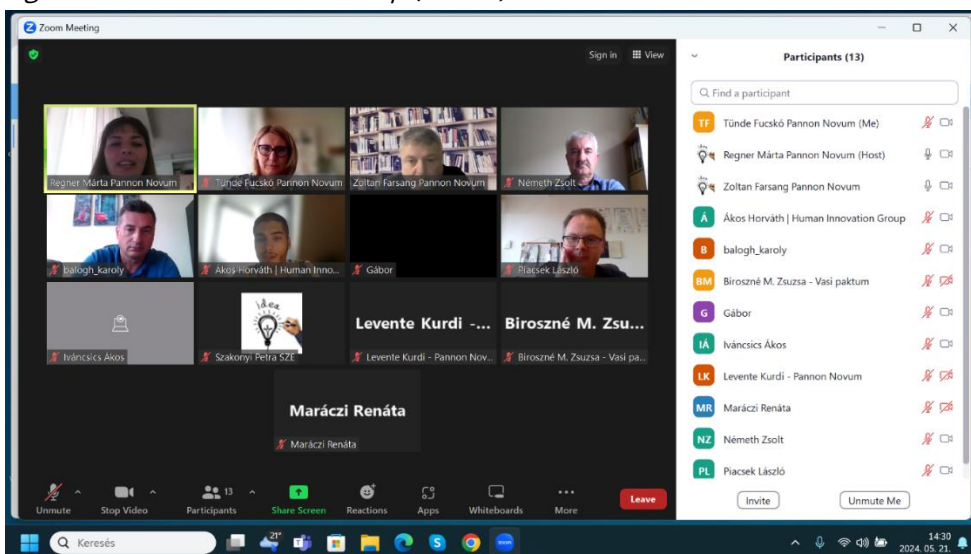
## 4.17 Other appendices – Hungary

Figure 13: Co-creation workshop (online)



Source: own processing

Figure 14: Co-creation workshop (online)



Source: own processing

## 4.18 Other appendices – Serbia

Figure 15: Co-creation workshop



Source: own processing

Figure 16: Co-creation workshop



Source: own processing

## 4.19 Other appendices – Slovakia

Figure 17: Co-creation workshop

The screenshot shows a Zoom meeting interface. The main content is a presentation slide titled "Opatrenie 1- Osveta" (Measure 1 - Education). The slide includes the following text:

**Aktivita 5:**  
Podporiť osvetu (prednášky, brožúra) – zameranú na motiváciu zamestnávateľov aby zamestnávali starších.

**Zodpovednosť:** subjekt....

**Financie:** Fondy EÚ, štátny rozpočet, súkromné zdroje, bez dodatočných finančných nárokov...  
Na čo bude mať opatrenie vplyv?

- 1) Pracovná sila** (nábor, tréning, kariérny rozvoj, rovnováha medzi súkromným a pracovným životom) – benefity, výzvy, právny a etický dopad.
- 2) Makroúroveň** – produktivita pracovnej sily, prenos znalostí, výkonnosť organizácie, dôchodková politika

Vplyv – škála (chat)

The slide also features logos for Interreg Danube Region, Co-funded by the European Union, and IntegrAGE. The Zoom interface shows a list of participants on the right, including Hana Hornia..., Martina Či..., Sladkovič..., Jozef Krabáč, Alena Minns, Babiaková Lýdia, Bednárík Rastislav, Dumbierova Gyö..., ilona hegerova, Kalafutová Andrea, and Košutová Darina.

Source: own processing

Figure 18: Co-creation workshop

The screenshot shows a Zoom meeting interface. The main content is a presentation slide titled "ODPORÚČANIA PRE AGE MANAGEMENT - Osveta" (Recommendations for Age Management - Education). The slide includes the following text:

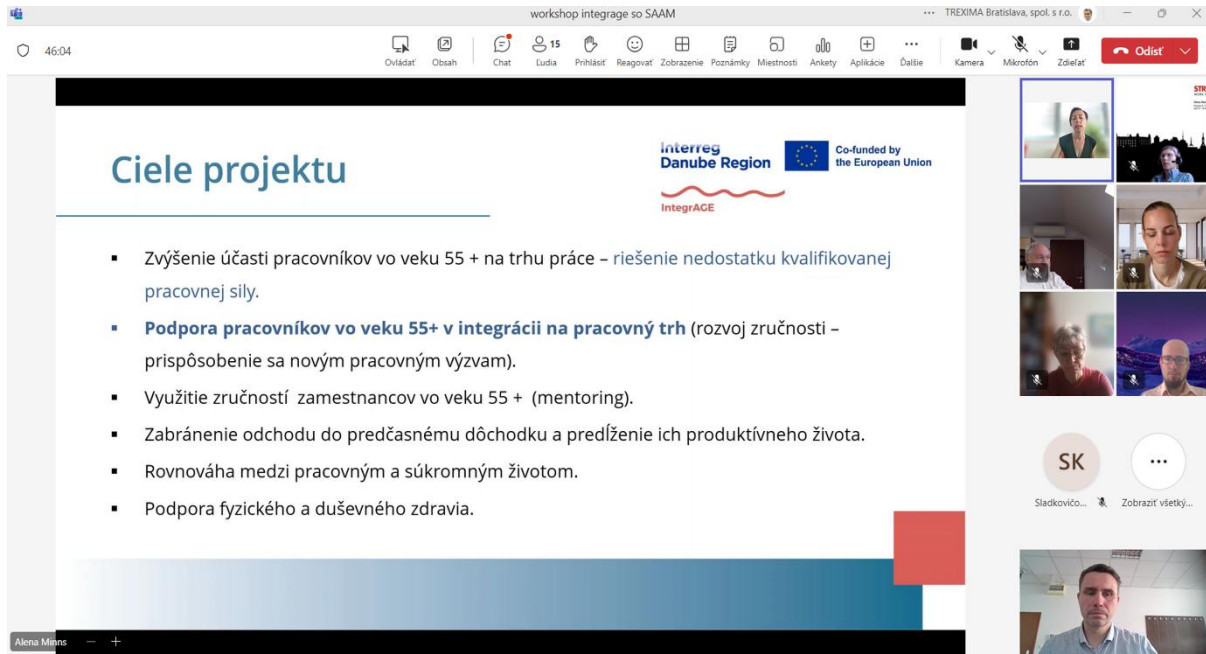
**1. Opatrenie 1 - Osveta**  
Zintenzívniť osvetu v oblasti Age manažmentu vo firmách.

**Aktivita 1:**  
Vytvoríť kampaň so zámerom podporiť osvetu vo firmách, aby sa aktívne zapájali do praktík riadenia veku a integrovali ich do svojich firemných štruktúr. Podporiť pracovné prostredie pre zamestnancov všetkých vekových kategórií s dôrazom na rozdiel vo vekových kategóriách.

The slide also features logos for Interreg Danube Region, Co-funded by the European Union, and IntegrAGE. The Zoom interface shows a list of participants on the right, including Jozef Krabáč, Alena Minns, Babiaková Lýdia, Bednárík Rastislav, Dumbierova Gyö..., Hana Horniakova, ilona hegerova, Kalafutová Andrea, Košutová Darina, Kristina Mendonca, and Martina Čizmadio.

Source: own processing

Figure 19: Co-creation workshop



Source: own processing

## 4.20 Other appendices – Slovenia

Figure 20: Co-creation workshop



Source: own processing



Figure 21: Co-creation workshop



Source: own processing