

## 3.6. Hungary

### Demographic situation in Hungary

In 2022 the population of Hungary was 9,689,010. Although the average life expectancy at birth in Hungary, as in developed countries, shows an increasing trend, the population of the country is steadily declining. This is partly caused by large-scale emigration. In the decade following the accession to the EU emigration rates were continuously increasing, which peaked in 2015, when nearly 33,000 people left the country. Meanwhile in the same year only cca. 15,000 Hungarian citizens returned from abroad. In 2020, for the first time in decades, the number of emigrants (19,322) was lower than the number of returnees (23,104). This is largely due to the impact of the Covid-19 pandemic and is not expected to become a significant trend in the long term<sup>74</sup>.

According to the forecasts of the Hungarian Central Statistical Office (KSH), the population change is expected to show a severely negative trend. Based on KSH calculations, Hungary's population may decrease by further 1 million to around 8.7 million people by 2050. If the current trends continue, by 2070 the population of Hungary could drop to as low as 7.7 million people. Such a population decline could lead to serious labour market problems, especially in view of Hungary's ageing population.

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<sup>74</sup> European Commission. (2024). Hungary. [Online] Available at: <https://eurydice.eacea.ec.europa.eu/hu/national-education-systems/hungary/magyarorszag-nepesseg-demografiai-helyzet-nyelvek-vallasok> [Accessed 3 June 2024]

Graph no. 11: 1 shows population projection up to 2070, based on KSH estimations. The figure shows actual data from 1960 to 2023, then the extreme values of models using different assumptions and their average.



Source: KSH

The shrinking labour market has a negative impact on economic output, state budget, labour shortages and old-age dependency ratio. While in 2020 there were 3 elderly (65 years or over) citizens for every 10 people of working age (15-64 years), by 2050 this number is expected to rise to almost 5 elderly people for every 10 citizens of working age. The retirement age would have to be gradually increased by 8.4 years to stabilize the old-age dependency ratio (the ratio of working-age and elderly citizens) by 2050<sup>75</sup>.

<sup>75</sup> Berde, É. and Drabancz, Á. (2021). The Changing Role of the Elderly in the "Workplace of the Future" – Analysis of Discrimination in Employment of the Elderly. Új Munkaügyi Szemle, 2(3), p. 46. [Online] Available at: <https://www.metropolitan.hu/upload/00be75ea3a6b70d07a44259852e1afe81bc2e4f4.pdf> [Accessed 3 June 2024]

The ageing of Hungarian society is **one of the most pressing demographics challenges** the country's labour market must face. An increase in average life expectancy at birth combined with falling birth rates contribute to the ageing of the population. This trend could have some negative economic and social consequences. At the same time, the ageing of society poses not only challenges but opportunities as well. The **older employees have many valuable qualities**, with which they can contribute to the labour market, **such as experience, commitment or mentoring and consulting skills**.

Therefore, the challenges of the real economy arising from this demographic challenge could be partly reduced by encouraging the labour market activity of the older age group. This process, however, can only be successful, if the employees are both willing and able to work in their older years, which largely depends on their physical and mental health. Further key factors are the work environment, the attitude of co-workers and employers, discrimination, opportunity of further training or retraining, as well as the option of atypical work.

It is also important to note that the rising rates of the employment of older workers **are often driven by personal difficulties and they undertake a job only out of necessity**. Although this compulsion is inherent in an ageing society, if not properly managed and regulated, it can lead to further physical and mental health problems. Ideally, working in older age should be an integral part of active ageing, and atypical work opportunities should support the economic contribution of older workers.

### **Brain drains**

If we look at Hungary's demography from labour market perspective, we must reflect on a specific type of emigration. The phenomenon when highly qualified workers or workers with specialised knowledge migrate from one area to other areas or abroad in significant numbers is called brain drain. In 2022, more than one-third of those who emigrated from

Hungary had higher education qualifications, meaning that 6.8% of citizens with higher education left the country<sup>76</sup>.

This phenomenon often (but not exclusively) affects fresh or recent graduates in higher education, who move abroad in search of a better life, higher benefits and more opportunities for professional development. In this way, emigrants make use of their knowledge, skills, experience and creativity in another economy. **Brain drains phenomenon is inversely proportional to age**, therefore it is less likely to be observed among ageing workers. Elderly citizens have fewer opportunities to achieve success abroad, they find it harder to overcome language barriers and cope with cultural differences, in many cases they are restrained by health issues and are more strongly bound by their family.

Brain drains has significant negative effects on Hungary, since the declining human capital hinders the country's economic and technological development, contributes to labour shortages especially in areas of key importance and causes financial losses for the state from several aspects. This includes, for example, the loss of revenues from personal income tax (which is usually higher than the average for highly educated people), pension payments and public education tuition fees.

In addition, brain drain has some moderate positive effects on the labour market of the country. Hungarian emigrants facilitate networking and organisational cooperation with more developed countries. Certain research has demonstrated that a significant number of young emigrants return to Hungary over time, bringing the acquired knowledge, experience and connections back with them.

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<sup>76</sup> Erdélyi, D. (2023). The Global Brain Drain is Underway, Hungary is Also Affected. [Online] Available at: <https://index.hu/gazdasag/geocompass/2023/12/30/magas-kepzettseg-elvandorlas-tudas-alapu-tarsadalom-agyelszivas-human-toke/> [Accessed 3 June 2024]

## Age-based stereotypes and productivity

The labour market situation of ageing workers becomes particularly acute when they must look for a new job. They often face age discrimination during the recruitment process, as employers tend to favour younger candidates. As a result, it usually takes longer for an older job seeker to find a new job, and even if they succeed, they often get a job with lower benefits and less responsibility than younger candidates with similar qualifications. Therefore, older workers often find jobs in atypical ways, casually working for people they know or becoming self-employed out of necessity.

In many cases, ageing workers in Hungary end their careers in uncertain employment status, exposed to the risk of marginalisation and exclusion. **Hungarian organisations tend to see older people as a “reserve team” to be deployed only in case of labour shortages and most of them consider employment after the age of 60 undesirable.** Furthermore, Hungarian employers are still less inclined to offer their ageing workers real employment alternatives – such as phased retirement, change to a less demanding job or flexible employment – as opposed to immediate retirement.

Relevant literature lacks consistency with regards to the issue whether the productivity of older workers is increasing or decreasing over time: ageing workers are generally considered more reliable, consistent, cautious and conscientious than their younger colleagues. In addition, they cause fewer accidents at work and are less likely to quit, thus reducing human resources. On the other hand, their healthcare costs are higher, they are less flexible in adapting to new methods and less willing to participate in further training. Studies describing empirical research have found different correlations between age and productivity: some authors suggest that after a certain age (typically 50-55 years) the individual's productivity may decline, while other researchers have shown that the productivity of workers peaks at the age of 40-45 year without significant decline until 60 years of age.

Only a small percentage of Hungarian employers have an elaborated strategy for retaining and recruiting ageing workers and it is put into practice even more rarely. Many employers do not offer atypical, more flexible forms of employment for ageing workers, even though there is a high demand for them. Roughly 90% of retired people considering additional income-generating activity would partially re-enter the labour market if they were employed in some atypical form of employment (flexible work schedule, remote work, part-time work).

### **Main (policy) actors**

There are identified organisations that are directly or indirectly responsible for the creation and direction of age management within Hungary.

#### **Ministry of National Economy State Secretariat for Employment Policy<sup>77</sup>**

The tasks of the State Secretariat include legislation, preparation of legislation (in areas such as employment relations, civil servants, wage policy, employment promotion, support for jobseekers, labour relations, labour inspection, and labour market services), employment policy programming, forecasting, monitoring employment trends, monitoring changes in labour supply and demand.

Management Board of the Labour Market Fund, Labour Mediation and Arbitration Service, Labour Inspection Support Board, Public Employment Service), and the establishment and maintenance of international relations with competent professional organisations (e.g. International Labour Organisation).

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<sup>77</sup> Website of the Hungarian Government. (2024). Ministry for National Economy. [Online] Available at: <https://2010-2014.kormany.hu/en/ministry-for-national-economy/offices-of-the-ministers-of-state> [Accessed 3 June 2024]

The State Secretariat is also responsible for the regulation and registration of vocational and adult education, the related programming and the management of the back-office institutions (National Institute for Vocational and Adult Education). By the very nature of its activities, it is involved in organising and conducting social dialogue by coordinating sectoral reconciliation of interests at national level and by further developing the institutional system of reconciliation.

### **National Employment Service**<sup>78</sup>

**The National Employment Service** (hereinafter referred to as “NFSZ”), is Hungary's largest networked and most extensive job placement organisation. It provides free services and employment programmes to job seekers, employees and employers. In line with the Government's employment policy, it helps the labour market to function efficiently, activates actors, promotes social inclusion, equal opportunities and equal access for all. Its mission is to promote and expand employment, to actively assist jobseekers and employers in finding the right job and the most suitable workforce as quickly as possible, and to determine benefits and employment subsidies.

The organisational system of the NFSZ consists of the employment and labour market services of the Ministry of National Economy, the employment and labour market services of the Government Office of the Capital and Customs County (Employment Department) and the employment and labour market services of the district (capital district) offices of the Government Office of the Capital and County (Employment Department).

### **Employment departments of district and district offices in the capital**<sup>79</sup>

In Hungary, each municipality has a local employment department that offers free services to its residents. The Employment Departments are responsible, among other

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<sup>78</sup> The National Employment Service. (2024). [Online] Available at: <https://nfsz.munka.hu/> [Accessed 3 June 2024]

<sup>79</sup> The National Employment Service. (2024). [Online] Available at: <https://szervezet.munka.hu/> [Accessed 3 June 2024]

things, for the registration of jobseekers, the establishment of jobseeker's allowance, pre-retirement jobseeker's allowance, cost reimbursement, the suspension and interruption, termination, cancellation and recovery of these and previously established jobseeker's allowances and benefits. They liaise with employers, partner organisations and non-profit organisations and municipalities. They receive notifications of labour needs and provide job placement services. Examining the conditions for issuing certificates of entitlement to benefits for the elderly, in accordance with the Act on Social Administration and Social Benefits - Organising and monitoring public employment.

### **Employment Pacts**

The Employment Pacts<sup>80</sup> are a framework in which employers, local authorities, training institutions, social institutions, NGOs and employment offices develop a joint strategy and coordinate their activities to improve the employment and economic situation in the area. This partnership allows the projects and activities of the various players in the labour market to reinforce each other, making them more effective in a synergetic way.

An employment pact, also known as a partnership, is an open form of cooperation, which means that any organisation can join a local partnership on an ongoing basis. An important starting point for partnership cooperation is that improving employment quality cannot be achieved without bringing together labour market actors and coordinating economic and human resource strategies.

The pacts are funded by the Operational Programme for Spatial and Urban Development. The Department of Employment Services of the State Secretariat for Employment Policy of the Ministry of National Economy is responsible for the professional management of the TOP programmes, the coordination activities supporting the implementation of the TOP programmes, the communication between the pacts, the dissemination of good practices, and the provision of differentiated professional and methodological assistance

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<sup>80</sup> The National Employment Service. (2024). [Online] Available at: <https://nfsz.munka.hu/> [Accessed 3 June 2024]

to the pact actors in need of it. It supports the strengthening of the coordinating umbrella function of the county pacts, with the aim of coordinating local pacts, assisting their activities and providing professional support. The Department's coordination activities are aimed at promoting the effective implementation of the TOP programmes by ensuring an appropriate flow of information and professional support. Its activities do not include the tasks of the intermediate organisational and managing authorities in relation to the granting, use and control of aid.

### **OFA National Public Employment Nonprofit Ltd.<sup>81</sup>**

The OFA Nonprofit Ltd. is a public benefit organisation, the aim of which is to promote employment and job preservation, to support innovative forms of employment, to implement programmes and projects for employment and labour market integration.

Through its activities, it aims to contribute in a measurable way to the development, mediation and provision of the resources necessary to promote employment, to the development of innovative tools for labour market interventions, to the generation of processes leading to additional employment and job retention, and to the management of labour market crises.

The Company contributes to the public benefit activities of:

- launching labour market programmes and organising their implementation,
- initiating and implementing development programmes and projects using national and international resources,
- developing and implementing labour market and adult education programmes,
- development, organisation and provision of labour market services,
- mitigating the negative consequences of collective redundancies,
- meeting the complex needs of large numbers of workers,

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<sup>81</sup> OFA National Public Employment Nonprofit Ltd. (2024). About us. [Online] Available at: <https://ofa.hu/bemutatkozas> [Accessed 3 June 2024]

- meeting the specific job needs of the SME sector,
- public service tasks to support the professional activities of civil sector organisations.

Other relevant entities:

- Ministry of National Economy,
- Ministry of Public Administration and Territorial Promotion,
- National Labour Inspectorate,
- National Association of Entrepreneurs and Employers,
- National Association of Hungarian Employment Agencies,
- Civil Centrum Public Benefit Foundation,
- Club for Ageing Consciously,
- Követ Association for a Sustainable Economy,
- NGOs active in promoting employment,
- trade unions.

## **Age management**

In Hungary, a key strategy to reduce the economic burden of the ageing society is the gradual raising of the retirement age. Since 1997, the retirement age has increased from 55 years for women and 60 for men to 65 years for both sexes by 2022. At the same time, the possibilities of early retirement were gradually reduced and since 2012 the option of retirement on the grounds of accident, disability, early and reduced early old-age pension have been almost fully eliminated.

Raising the retirement age increases the age at which people typically retire from the labour market, i.e. the effective retirement age. In addition, the increased voluntary labour market activity of older workers, resulting from longer healthy life expectancy and in some cases from financial necessity, has also increased the effective retirement age.

In recent years, the employment rates of older workers (aged 55-64) have steadily increased in the EU and in Hungary as well. In 2019, 74.3% of the working-age population of Hungary aged 55-59 and 41.7% of the working age population aged 60-64 worked. In the EU, these rates were 72.8% and 46% respectively. Curiously enough, both in Hungary and in the EU the employment rates of people aged 55-59 exceed the employment rate of the working-age population aged 15-64. In 2019, the latter was 70.1% in Hungary and 69.2% in the EU.

The possibility of raising the retirement age after 2022 is partially constrained by the fact that the previously steady and intense increase in life expectancy has unfortunately slowed down in recent years. While between 1992 and 2018 life expectancy at birth increased by 6.9 years for men and 4.7 years for women, i.e. respectively 0.35 and 0.24 years per year on the average, between 2012 and 2018 it only increased by 1.1 and 0.9 years i.e. 0.18 and 0.15 years per year (which is only roughly half of the numbers of the previous period).

A similar trend can be observed in most of the more developed countries, the growth of life expectancy also slowed down in the EU and life expectancy at birth even declined in the United States<sup>82</sup>.

In addition to the raising of the retirement age, pensioner cooperatives established in 2017 also increased the employment rates of older Hungarian citizens, since pensioners who worked in these cooperatives, just like their employers, were exempt from paying contributions, with only the employee having to pay the 15% personal income tax. From 2019, these benefits were extended by the government to all retired workers, further encouraging the employment of elderly people.

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<sup>82</sup> Berde, É. and Drabancz, Á. (2021). The Changing Role of the Elderly in the "Workplace of the Future" – Analysis of Discrimination in Employment of the Elderly. *Új Munkaügyi Szemle*, 2(3), p. 46. [Online] Available at: <https://www.metropolitan.hu/upload/00be75ea3a6b70d07a44259852e1afe81bc2e4f4.pdf> [Accessed 3 June 2024]

Although raising the retirement age can be an effective strategy for keeping older people in the labour market and reducing labour shortages, it can also have several negative consequences on their physical and mental health. Furthermore, their accession to employment or changing jobs is often made more difficult by discrimination against them. Stereotypes against them are still present both among the employers and the younger workers, often more strongly among the latter.

In response to the various challenges, it was necessary to develop a policy on ageing in Hungary, which resulted in the preparation of a **National Strategy for Ageing**<sup>83</sup>, with long-term objectives until 2034. The aim of the strategy is to keep older people active and independent for as long as possible, while enabling them to prepare for the challenges of ageing in a timely and appropriate manner. The timeframe for achieving these objectives is divided into two timetables, with the first one running from 2010 to 2022 and the second one from 2023 to 2034, so that the necessary improvements can be achieved through a series of action plans running in parallel. This will ensure that the timetable for implementing the Strategy can follow the country's economic development and adapt to socio-economic policy, giving the government of the day the opportunity to define the necessary development interventions in the light of the current socio-economic context.

### 55+ employment challenges

In recent years, the employment of older workers has been on the rise in Hungary. Keeping older workers in work is both an economic and a social policy challenge in an ageing Hungarian society. In parallel, most labour market analyses show, that the chances of finding a job become more difficult after the age of 45 and almost impossible after the age of 50. Older workers, when they become unemployed, find it much harder to find work than younger workers or, when they do find work again, often face lower wages and

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<sup>83</sup> Ministry of Social and Labour Affairs. (2024). National Strategy for the Elderly. [Online] Available at: <https://gyor.hu/easy-docs/5dc971efbcb6f> [Accessed 3 June 2024]

difficulties in moving up the organisational hierarchy. People aged 40-45 and over report more unpleasant work situations than younger people. It needs to be clarified to what extent these **phenomena can be attributed to the actual decline in performance that comes with age, or whether they are more a consequence of age stereotypes.**

As the world is changing fast, their original qualifications are almost irrelevant. In terms of digital competences, there are significant differences between the generations, so over the years, 55+ employees were forced to bring in backlogs related primarily to digitization tasks to maintain their competitiveness.

Where fast and advanced digitalization processes and expectations are characteristic, there are more significant challenges. Digital skills matter less in areas where there is more human interaction like customer service etc. In these areas there is a greater emphasis on social skills, in which the elderly are not at a disadvantage compared to the younger generation.

According to EU-OSHA demographic projections, by 2030, one in three active European workers will be in the 55-64 age group, which, in addition to the disadvantages, can also have several advantages.

A 2019 Deloitte survey of more than 10,000 companies found that two-thirds of firms see it as a competitive disadvantage to employ more 55+ workers. Although "fluid" intelligence tends to decline with age, making it harder to process information and solve complex problems, the effects are only felt over 65.

However, experience "crystallized" intelligence (wisdom), social and coping skills increase with age, which compensates for the losses.

## **Employment**

Extensive research on the working capacity of older workers has identified the underlying factors that influence individual working capacity. The findings of this research can be

illustrated in the form of a four-tiered "work capacity house" (Ilmarinen, Finnish Institute of Occupational Health, 2006)<sup>84</sup>.

The bottom three levels of the house represent individual resources: i) health and functional abilities, ii) competence, iii) values, attitudes and motivation. The fourth level covers life at work. Work capacity is the balance between work and individual resources; if work and individual resources are well matched, work capacity is good.

Positive and negative experiences at work feed into level 3, which then either has a positive or negative balance. Level 3 represents workers' subjective perceptions of their work - their opinions and feelings about various factors related to their daily work. Both factors affect the worker's ability to work daily. Personal networks of relationships and human interactions influence values, attitudes and motivation. Thus, by improving or worsening the balance between work and individual resources, a person's work performance is influenced by two drivers outside the workplace.

The unpredictable dynamics between levels of the house make it difficult to strike the right balance between work and individual resources. Level 3 reflects and sums up our work situation. The flow of information from different levels and from outside the workplace can easily change a worker's values and attitudes, his or her commitment and dedication to the job. The more positive the balance at level 3 (respect received, trust in the employer, fair treatment, commitment to work), the more likely the employee is to have a good life at work and a longer career.

### **Satisfaction and motivation**

Research on the subjective attitudes of workers shows, that there is no difference in job satisfaction between older and younger workers, and that they generally value similar aspects of their jobs.

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<sup>84</sup> Ilmarinen, Finnish Institute of Occupational Health, 2006

However, 55+ workers are less adaptable to the demands of the modern labour market. While they invest little energy in their personal development, they increasingly find routine activities meaningless, often experience high levels of stress and show signs of burnout. They forget the values, that guide their actions and decisions. Age-specific training and development at the workplace can help a lot to address this problem.

Usually, their children are already out of the house, so if there is a willingness, they are flexible about working hours. It's important that they feel useful, that their expertise and experience is valued. Many people indulge in hobbies, that they did not have time for at a previous stage of their lives. At the other extreme, work is their life. It is also typical that they have little desire to work more than one shift.

### **New times, new perspectives**

On the one hand, the behaviour of profit-oriented companies is understandable, they expect quick and cheap success, fresh energy boosts. However, there is a growing body of research showing that other skills and experience are more important, such as emotional intelligence, problem-solving and stress management, where older people are clearly better and more successful.

Members of Generation Y and Z are in many cases over-stretched at a young age and will therefore burn out earlier than members of today's 55+ generation. They are more stable, more patient and more effective in dealing with stressful situations. More and more people are recognising the importance of adaptability, agility, communication and efficiency at work, which improves with age.

It can be an advantage, that the more generations are represented in a team, the more colourful, creative and effective it becomes, yet today only 8-10% of companies have recognised these benefits and are using them as a strategic approach. **Yet this is the future.**

The life experience and career skills of older workers are of enormous value to younger employees. Employers who are open to this can capitalise on it and provide development opportunities for older workers (involvement in mentoring programmes and apprenticeships).

In conclusion, the development of industrial technologies will lead to a major struggle to maintain active labour market status, which requires a different approach from both the employer and the employee in their attitudes and methods. **Solidarity between different generations and cooperation between employees** (and their representatives), employers and managers are essential, and they are in the interests not only of the aging population but of all ages. Developing solutions to stimulate activity and productivity in old age, helping the aging and the elderly to return to the labour market, and ensuring lifelong learning together call for a wider application of age management.

***Qualitative information from interviews with stakeholders** - working conditions, skill gaps, retirement eligibility requirements, reasons for early retirement, and social economy considerations.*

In Hungary, since the 1980s-1990s, the number of children has been decreasing, the population has been falling, and the labour market has become noticeably more saturated in the last 10 years, making it harder to find workers. In the meantime, the retirement age has risen, with the current system requiring people to work until the age of 65. Anyone who has completed at least 20 years of service is entitled to an old-age pension. If you do not have 20 years of service but have at least 15 years, you are entitled to a partial old-age pension. Unfortunately, Hungary has abolished the possibility of early retirement, which in some cases could be very beneficial for both the employee and the employer. Since 2011, women who have not yet reached retirement age can retire with 40 years of service (known colloquially as "Women 40"). Up to 8 years of service can be counted as child-raising leave.

Hungary's society is ageing, and the composition of the population is changing as the average age rises, with an increasing proportion of older people. Employment, health and social security analyses highlight the need to change current practices in ageing to avoid the collapse of public finances. In parallel, labour market analyses show that the chances of finding a job become more difficult after the age of 45 and almost impossible after the age of 50. Older workers, when they become unemployed, find it much harder to find work than younger workers or, when they do find work again, often face lower wages and difficulties in moving up the organisational hierarchy.

People aged 40-45 and over report more unpleasant work situations than younger people. It needs to be clarified to what extent these phenomena can be attributed to the actual decline in performance that comes with age, or whether they are more a consequence of age stereotypes.

## 3.7. Bulgaria

### Demographic situation in Bulgaria

Demographic situation in Bulgaria in 2022 is characterised by the following tendencies:

- number of populations decreases, and population ageing continues;
- number of live births decreases;
- number of deaths decreases;
- infant mortality decreases;
- number of marriages decreases and
- number of divorces decreases.

As of December 31, 2022, the population of Bulgaria was 6 447 710 persons, representing 1.5% of the EU population. Compared to 2021, the country's population decreases by 34 774 persons or by 0.5%.

By the end of 2022, the number of persons aged 65 and over were 1 515 383, or 23.5% of the country's population. Compared to 2021, the share of the population aged 65 and over increases by 0.1 pp. The share of females aged 65 and over is 27.4%, compared to 19.3% of males. The difference is due to the higher mortality among the male population and consequently - lower life expectancy<sup>85</sup>.

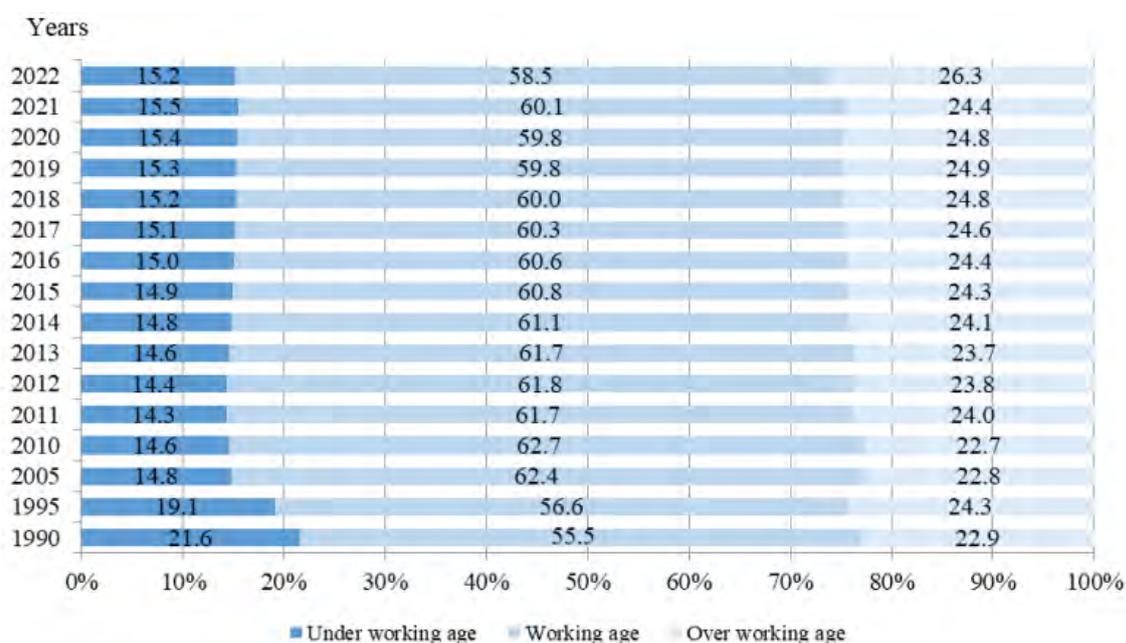
The number of population and relative share of population under, at and over working age changes. The last are influenced not only by the population aging, but also by legislative changes concerning the retirement age. In 2022, at working age are women up to completion of 61 years and 10 months and men up to completion of 64 years and 5 months.

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<sup>85</sup> National Statistical Institute of the Republic of Bulgaria. Population and Demographic Processes in 2022. [Online] Available at: [https://www.nsi.bg/sites/default/files/files/pressreleases/Population2022\\_en\\_3C3NKZD.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/Population2022_en_3C3NKZD.pdf) [Accessed 3 June 2024]

The number of working-age population as of 31. 12. 2022 was 3 775 thousand persons, or 58.5% of the total population, of which males were 1 975 thousand and females were **1 800 thousand persons.**

Table no. 12: Population under, at and over working age as of 31. 12. 2022, Bulgaria



Source: NSI86

By the end of 2022, the number of populations over working age is 1 695 thousand persons, or 26.3%<sup>87</sup>.

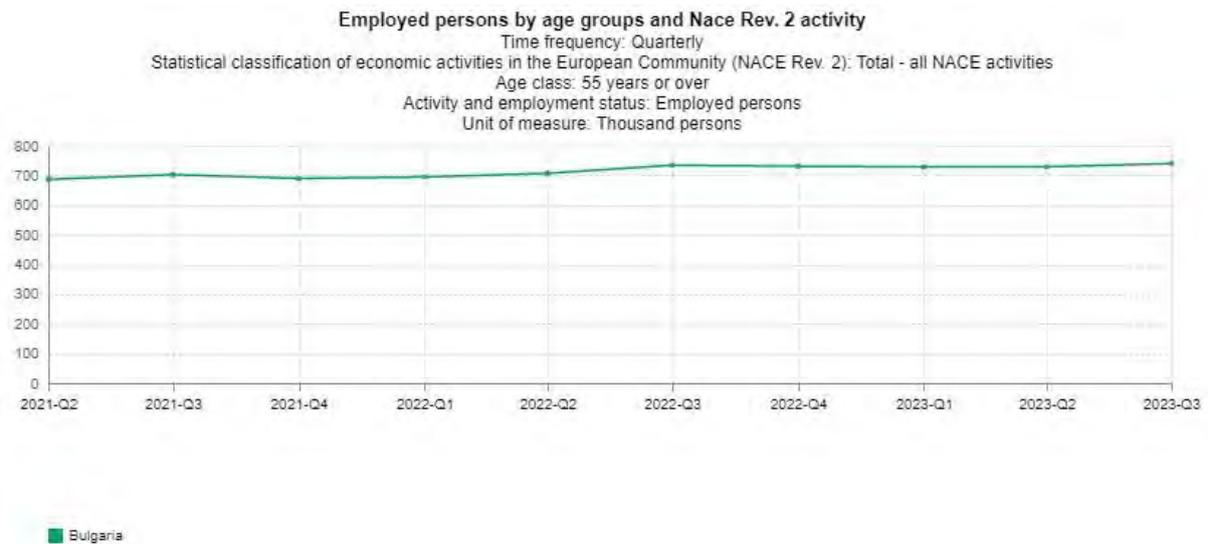
The reproduction of population at working age is characterised by the coefficient of demographic replacement, showing the ratio between the number of persons entering working age (15-19 years) and the number of persons exiting it (60-64 years). As of 31. 12. 2022, the coefficient of demographic replacement was 66. For comparison, in 2001, every 100 persons exiting working age have been replaced by 124 young people.

<sup>86</sup> Source: NSI, Bulgaria (Population under, at and over working age as of 31. 12. 2022), available at: [https://www.nsi.bg/sites/default/files/files/pressreleases/Population2022\\_en\\_3C3NKZD.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/Population2022_en_3C3NKZD.pdf)

<sup>87</sup> Source: NSI, Bulgaria (Population under, at and over working age as of 31. 12. 2022)

As the statistics shows the number of employed persons from the age class 55 years old or over is increasing in the period 2021-2023.

*Graph no. 12: Employed persons by age groups and NACE*



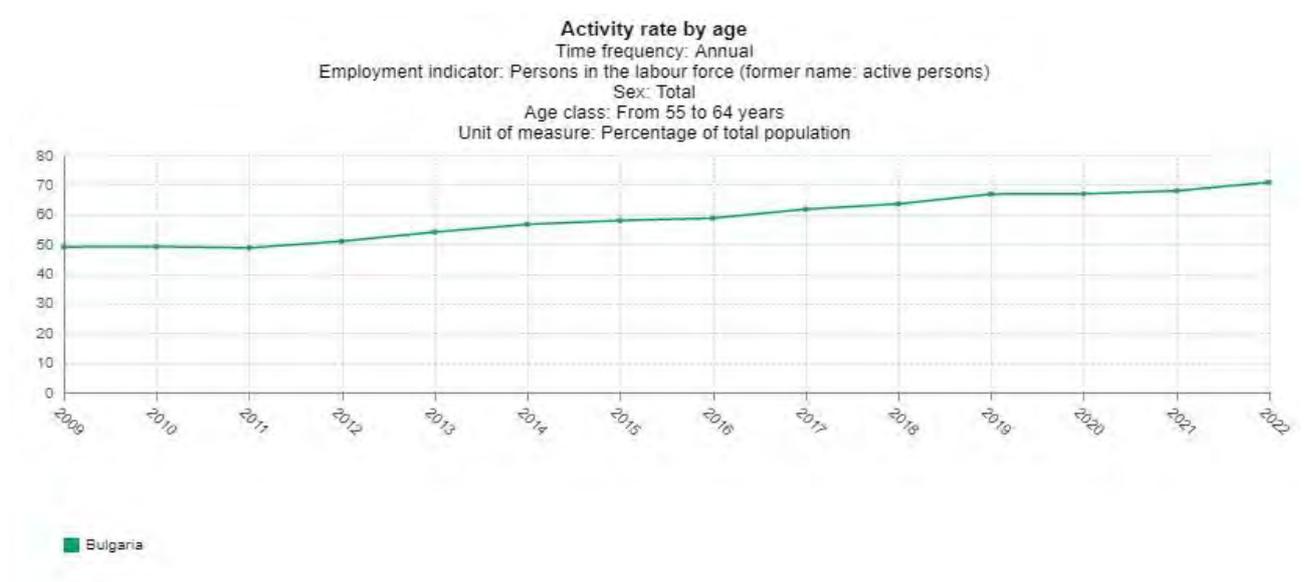
Source of data: Eurostat (online data code: tour\_ifsq2r2)  
 Last update: 03/01/2024 23:00

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Source: Eurostat

The percentage of economically active people aged 55+ in the workforce in Bulgaria is increasing steadily in the period 2009-2022 – from 40.9% to 70.8%.

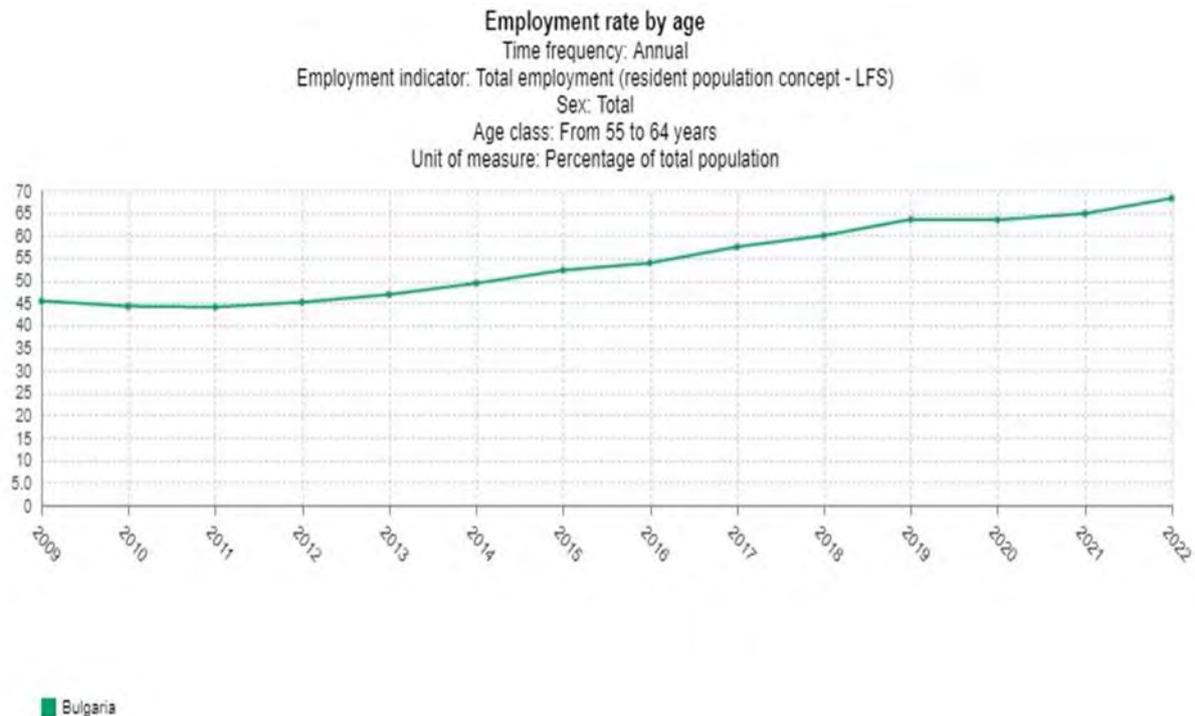
Graph no. 13: Activity rate by age



Source of data: Eurostat (online data code: tepr\_wc160)  
Last update: 14/12/2023 23:00

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General disclaimer of the EC website: [https://ec.europa.eu/info/legal-notice\\_en.html](https://ec.europa.eu/info/legal-notice_en.html)

Graph no. 14: Employment rate by age



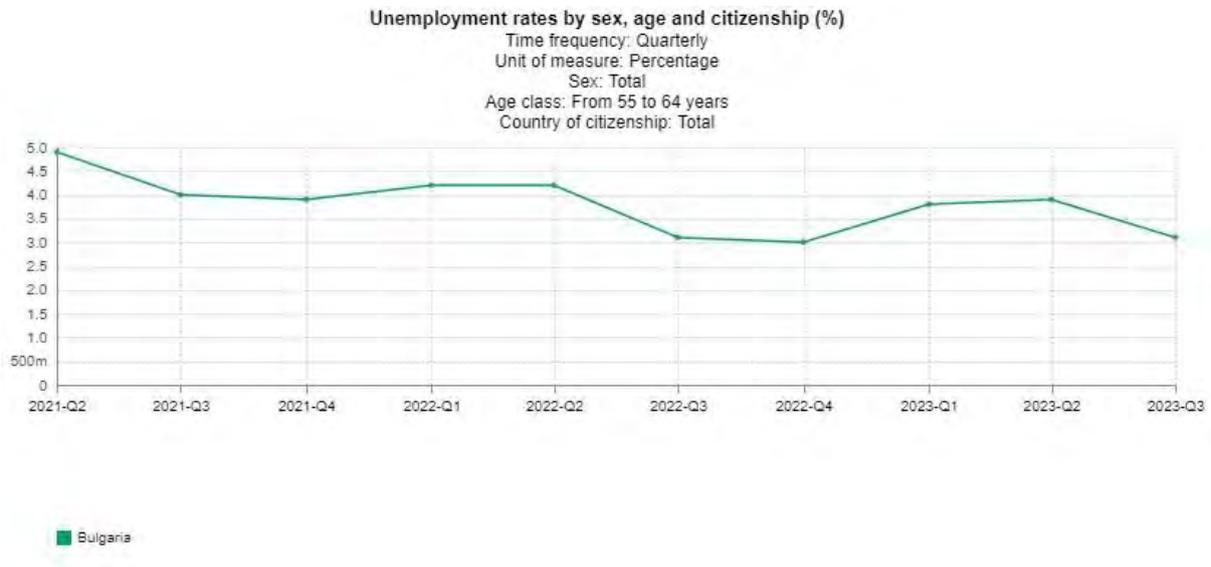
Source of data: Eurostat (online data code: tepsr\_wc110)  
Last update: 14/12/2023 23:00

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Source: Eurostat

The same tendencies could be observed in the chart for employment rate by age – increase of the number of persons aged 55+ in employment during the period 2009-2022. At the same time the percentage of unemployed people aged 55+ is decreasing in the period 2021-2023.

Graph no. 15: Unemployment rates by sex, age and citizenship.

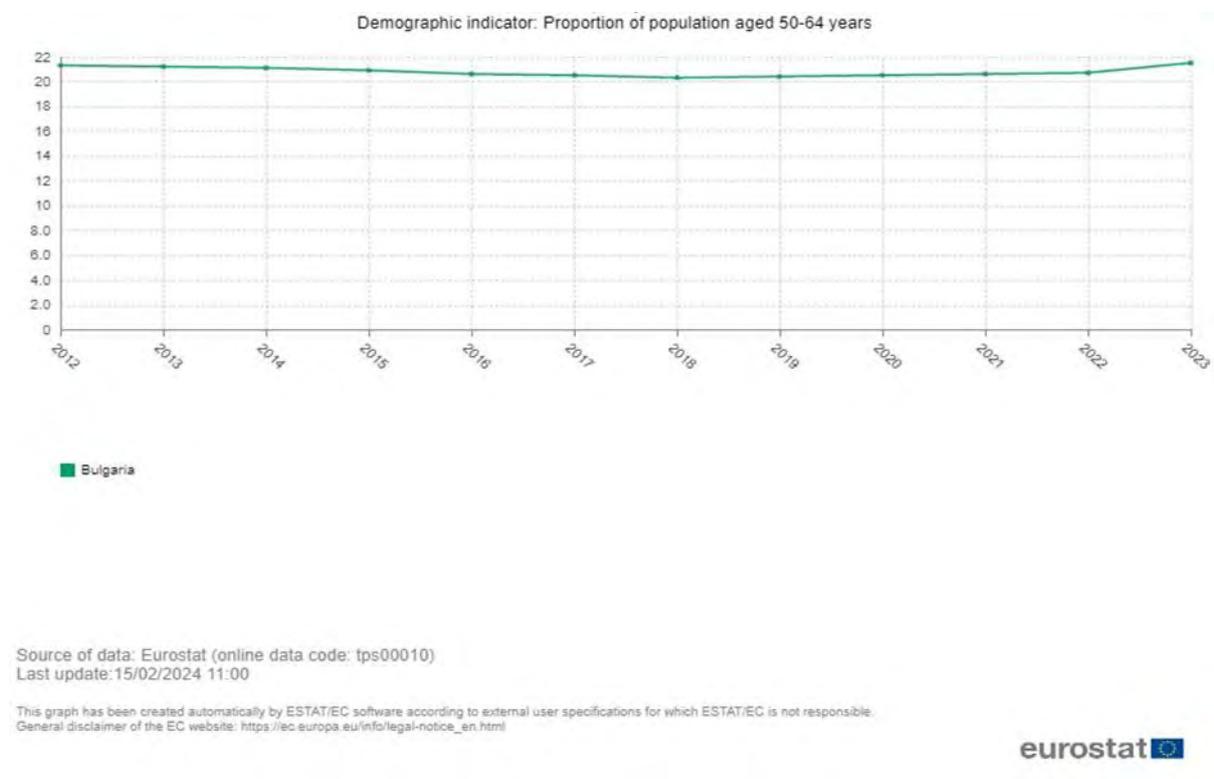


Source of data: Eurostat (online data code: lfsq\_urgan)  
 Last update: 03/01/2024 23:00

This graph has been created automatically by ESTAT/EC software according to external user specifications for which ESTAT/EC is not responsible.  
 General disclaimer of the EC website: [https://ec.europa.eu/info/legal-notice\\_en.html](https://ec.europa.eu/info/legal-notice_en.html)

Source: Eurostat

Graph no. 16: Population by age group. Proportion of population aged 50-64 years.



Source: Eurostat

Bulgaria is undergoing a profound socio-economic transformation brought about by extraordinary demographic change. Between 1950 and 1988, its population grew from 7.3 million to almost 9.0 million, but then fell to 7.5 million by 2010 in half the time. Low birth rates, high mortality rates and significant emigration explained the slow population growth before the 1990s as well as its steep decline over the last two decades. Emigration alone has contributed to a 10 percent decline of the economically active population since the 1990s.

Bulgaria is heading for the steepest drop in working-ageing population of any country. This will potentially impose a heavy burden on the economy. According to UN projections, Bulgaria's labour supply is projected to decline by up to 40 percent by 2050. Its old-age dependency ratio, i.e., the share of elderly in the total population, is expected to double

over the next four decades. By 2050, one in three Bulgarians is projected to be older than 65 and only one in two Bulgarians will be of working age. Since the proportion of the population that works is a key determinant of a country's income level, its decline is likely to depress growth<sup>88</sup>.

## Main (policy) actors

### Ministry of Labour and Social Policy (MLSP)

The MLSP manages, coordinates and controls the implementation of public policy in the field of demographic development, as well as the activity of analysing, evaluating and forecasting demographic processes in cooperation with other state bodies, social partners and non-governmental organisations. MLSP coordinates and monitors demographic policy, maintaining an institutional framework and a national mechanism for policy implementation. The MLSP carries out the coordination and management of an interdepartmental working group on demographic issues, which includes representatives of key government agencies, the National Statistical Institute, the National Social Security Institute, the Bulgarian Red Cross, the National Association of Municipalities in Bulgaria, NGOs.

**The Ministry of Education and Science:** contributing to the implementation of Priority 1 and Priority 2 of the National Strategy for Active Life of the Elderly in Bulgaria

**National Employment Agency:** contributing to the implementation of Priority 1, Priority 2 and Priority 3 of the National Strategy for Active Life of the Elderly in Bulgaria

**Agency for Social Assistance, MLSP:** contributing to the implementation of all priorities laid down in the National Strategy for Active Life of the Elderly in Bulgaria

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<sup>88</sup> World Bank. (2016). Active Aging: How Can Bulgaria Tap the Potential of the Elderly? [Online] Available at: <https://www.worldbank.org/en/events/2016/06/22/active-aging-how-can-bulgaria-tap-the-potential-of-elderly> [Accessed 3 June 2024]

**The Ministry of Health:** contributing to the implementation of Priority 3 of the National Strategy for Active Life of the Elderly in Bulgaria

**The Ministry of Internal Affairs:** contributing to the implementation of Priority 3 of the National Strategy for Active Life of the Elderly in Bulgaria

**The Ministry of Transport, Information Technologies and Communications:** contributing to the implementation of Priority 3 of the National Strategy for Active Life of the Elderly in Bulgaria

**Trade Unions:** contributing to the implementation of all priorities laid down in the National Strategy for Active Life of the Elderly in Bulgaria

#### **Association of organisations of the Bulgarian Employers (AOBE)**

The AOBE is a union of the officially recognized representative organisations of employers in the Republic of Bulgaria - AIKB, BSK, BCCI and KRIB. AOBE is aimed at consolidating the interests of the nationally representative organisations of employers in Bulgaria - both internationally and nationally. The association is contributing to the implementation of all priorities laid down in the National Strategy for Active Life of the Elderly in Bulgaria.

### **Age management**

Overview of strategies and policies (national age management concepts)

#### **The National Strategy for Active Life of the Elderly in Bulgaria (2019 - 2030)<sup>89</sup>**

Special emphasis on meeting the demographic challenges of the population aging is also placed through the National Strategy for Promoting the Active Life of the Elderly (2019 - 2030). The strategic goal is to create conditions for active and dignified life of the elderly

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<sup>89</sup> Ministry of Labor and Social Policy. National Strategy for Active Living of Elderly People in Bulgaria (2019 - 2030). [Online] Available at: <https://www.mlsp.government.bg/uploads/1/national-agieng-strategy-2019-2030.pdf> [Accessed 3 June 2024]

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;***

The institutions responsible for the implementation of the specified measures under Priority 1 are the Ministry of Labour and Social Policy (MLSP), the Ministry of Education and Science (MES), the National Employment Agency, the Agency for Social Assistance (ASP), the National Insurance Institute (NOI) and the social partners.

- ***Priority 2: Promoting the active life of older people in the field of participation in society;***

The institutions responsible for the implementation of the specified measures by competence under Priority 2 are: MLSP, Ministry of Education and Science, Ministry of Culture (MK), Ministry of Youth and Sports (MMS), ASP, Bulgarian Red Cross (BRC) and social partners.

- ***Priority 3: Promoting the active life of the elderly in the field of independent living;***

The institutions responsible for the implementation of the specified measures by competence under Priority 3 are: MLSP, Ministry of Health, Ministry of Internal Affairs, Ministry of Transport, Information Technologies and Communications, Agency for Social Assistance, Agency for People with Disabilities and social partners.

- ***Priority 4: Creating capacity and a favourable environment for active living of older people at a national and regional level;***

The institutions responsible for the implementation of the mentioned measures under Priority 4 are MLSP and all interested parties, including social partners.

**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 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.

The specific tasks, measures and activities for the accomplishment of the mentioned strategic priority include:

***Adopting an integrated cross-sectoral approach for promoting active and productive ageing in good health. Adaptation of social systems to demographic change and population ageing – namely labour market, pension system, social assistance and care, health, education, culture, etc...;***

- Adaptation of the labour market to the ageing of the population and to the necessity of improving the quality of life of older people;
- Adaptation of the social insurance system to the ageing of the population and to the necessity of improving the quality of life of older people;
- Adapting the system of social services to the ageing of the population and to the necessity of improving the quality of life of older people;
- Adapting the system of health care services to the ageing of the population and to the necessity of improving the quality of life of older people;

- Adapting the system of education and training to the ageing of the population and to the necessity of improving the quality of life of older people;
- Development of volunteering, of intergenerational solidarity, of positive public image and of understanding of the social value of elderly people;
- Development and implementation of a National intersectoral program for promoting the active ageing.

### ***Developing solidarity among generations***

- Distributing and diversifying the responsibilities connected with the long-term care for elderly people;
- Active inclusion of people at retirement age in volunteer networks for solidarity and caring for the very old;
- Elaboration of schemes for passing on the experience of the elderly to younger people;
- Cultivating social sensitivity and understanding to the problems of the elderly;
- Forming a sense of responsibility and close monitoring of the impact of policy and administrative decisions upon the future of younger generations.

### ***Raising the general educational, spiritual and cultural level, qualifications, abilities and skills of the population of all age groups***

- Creating conditions for the full inclusion of children in kindergarten and pre-primary education;
- Providing equal access of all children to education at all levels of education, irrespective of ethnicity, gender, origin, religion, social status, etc.;
- Broader inclusion of students in compulsory education and prevention of dropping out of the education system;
- Eradicating illiteracy among the poor and disadvantaged groups;

- Providing high quality education by improving the content of educational process and equipment, improving the qualifications of teachers and providing the schools with information technology means;
- Building skills for working with high technology;
- Building habits for lifelong learning, providing the best conditions for continuing professional education, and developing the system of training, retraining and continuing education;
- Taking measures aimed at socializing and providing conditions for the integration of students with special educational needs and specific disabilities into mainstream schools;
- Creating the favourable conditions for convergence of educational models of the inhabitants of large cities and those living in small towns, especially in the poor rural areas;
- Increasing the effectiveness of education provided in specialised schools for children with mental retardation;
- Overcoming social exclusion through educational programs;
- Restructuring and reforming of Correctional Boarding Schools (CBS) and Social childcare boarding schools (SBS): redirecting the existing capacity and resources to alternative social services;
- Taking special measures to develop into students their sense of national identity and belonging to the Bulgarian nation;
- Priority introducing of measures for the cultural centres to turn into centres of spiritual growth and development of people's cultural identity;
- Formation of knowledge –based culture.

## National concept for promotion of active ageing (2012-2030)<sup>90</sup>

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.

- 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.

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<sup>90</sup> Council of Ministers. (2012). National Concept for Promoting the Active Living of Elderly People (2012-2030). [Online] Available at: <https://www.strategy.bg/FileHandler.ashx?fileId=2463> [Accessed 3 June 2024]

## 55+ employment challenges

Five interviews with representatives of the following stakeholder groups were conducted – NGO, employers' organisation, trade union, university and ministry. The main conclusions are as follows:

- A quickly decreasing and ageing population, a high degree of inequality in terms of labour market outcomes and a substantive poverty risk among large parts of society are among the biggest challenges. The population loss, in combination with rapid population ageing, will have major economic consequences, including on labour supply and the financial sustainability of the social security system.
- 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.
- Promoting the mental health and well-being of individuals aged 55 and above requires a multifaceted approach that addresses their unique needs and challenges. In our case it includes access to additional health care, creating age-friendly working environments that support the mental health and well-being of older employees.
- Fostering collaboration and knowledge transfer between employees of different age groups, including those aged 55 and above, is essential for creating a dynamic and inclusive work environment. This includes reverse mentoring, cross generational teams, team-building activities, flexible work arrangements.
- Enhancing work-life balance requires a combination of individual strategies and organisational support. The individual strategies include set boundaries, prioritize tasks, manage time effectively etc. The business strategies include promote

flexible work arrangements, encourage work-life balance culture, offer training and development.

- The desire for a positive work-life balance is a major concern in modern society including the people 55+. However, it has been put under pressure by the aging society, economic downturn and current trends in family formation.
- The challenges related to the remote work requires a combination of support from employers, policies that promote age diversity and inclusion, and individual strategies for maintaining health, skills, and career satisfaction.
- More initiatives that promote cross-generational mentorship should be developed including skill-sharing workshops, lunch-and-learn sessions, cross-generational team projects. These initiatives not only facilitate knowledge transfer and skills development but also promote a culture of collaboration, inclusion, and respect across generations within the organisation.
- The aging population also lead to labour market challenges: with a shrinking working-age population, the country may face labour shortages and skills gaps in certain industries. Addressing these challenges may require strategies to encourage workforce participation among older individuals, as well as investments in education and training to develop skills among younger workers.
- Despite legal protections, age discrimination remains a prevalent issue in many workplaces. Older employees may face bias in hiring, promotion, or training opportunities, leading to feelings of marginalization and reduced job satisfaction.
- 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. In my opinion there are not sufficient measures laid down in the strategic documents that are dealing with the issue of the aging population.

- Organisations that prioritize age diversity and provide resources for training, health and wellness, and retirement planning can create environments where employees aged 55 and above can thrive and contribute effectively.
- One way to mitigate the demographic, social, and economic challenges is to encourage healthy aging. Healthy aging initiatives can help older Bulgarian citizens be active, independent, and productive members of society.
- 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.

### **Early retirement**

Early retirement in Bulgaria offers a pathway for individuals in specific professions and challenging labour conditions to transition from their careers earlier than the standard retirement age. The eligibility criteria vary depending on the nature of the work and the type of pension scheme. For instance, armed forces personnel, certain state employees, investigators, firefighters, and divers may qualify for early retirement after accumulating a designated period of social insurance cover within their professions. Additionally, teachers can retire early under special conditions, provided they meet age and service requirements outlined by the Teachers' Pension Fund. Bulgaria's pension system allows for both fixed-term professional pensions from professional pension funds and lifelong pensions from the National Social Insurance Institute. Individuals insured in professional pension funds can receive fixed-term pensions if they meet specific conditions related to their years of service and proximity to the standard retirement age<sup>91</sup>.

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<sup>91</sup> European Commission. (2024). Bulgaria - Pensions. [Online] Available at: <https://ec.europa.eu/social/main.jsp?catId=1103&langId=en&intPageId=4437> [Accessed 3 June 2024]

## Specific cases and examples

**Project: Active Ageing: the way to success**<sup>92</sup> (Joint actions of the social partners for adapting the working environment to the specific ageing needs of different generations with the aim to promote a longer working life and workability).

*Donor programme:* European Social Fund, Operational Programme Human Resources Development

*Objectives of the project:*

- To adapt human resources management policies and industrial relations to changing demographic trends and ageing workforce and creating prerequisites for the development of the so-called "silver economy" through active social partnership.
- To contribute to overcoming some of the labour market challenges in Bulgaria in terms of labour shortages and the need to adapt enterprises and entrepreneurs to the changing needs of employees over the age of 54.

*Activities:*

- Research and analysis in the country and abroad of social partners related to identified problems in the field of human resources management.
- Development of methodological guidelines and sectoral strategic documents for social partnership and introduction of policies and practices related to identified problems in the field of human resources management.
  - o Development of methodological guidelines for the introduction of partnership policies and practices in human resource management, with an emphasis on providing a working environment tailored to the specific age

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<sup>92</sup> Bulgarian Industrial Association - Union of the Bulgarian Business (BIA). (2020). Active Ageing: The Way to Success. [Online] Available at: <https://activeageing.bia-bg.com/en/> [Accessed 3 June 2024]

- needs of different generations and promoting a longer working life and ability to work.
- Development of sectoral strategic documents for social partnership and introduction of policies and practices in human resource management related to active workforce aging and the intergenerational approach.
- Conducting sectoral (branch) meetings of the social partners.
- Development, pilot testing and testing of innovative tools and models for analysis and adaptation of the work environment to the specific age needs of different generations of the workforce and the need for transfer of knowledge and experience between generations at work.
  - *Guide for managing generational differences*
  - *Guide for mentors on techniques in the transfer of knowledge and experience between generations*
- Activities to introduce and implement approved instruments and strategic documents on active aging and the intergenerational approach in enterprise practice.
- Developing and signing a National Framework Agreement for the implementation of the Autonomous Framework Agreement of the European Social Partners on Active Aging and the Intergenerational Approach.

The activity includes the development of a strategic vision of the social partners in the formation and implementation of joint policies and tools to promote active aging and the intergenerational approach. The agreement, which will be developed because of the activity, will be available to all stakeholders, will be used at national level and will be an auxiliary tool in the process of collective labour agreements. The activity is within the competence of the representative organisations of employers and employees at the national level. The Autonomous framework agreement on active aging and the intergenerational approach (signed on 8 March 2017 between BUSINESSEUROPE, The European Centre of Employers and Enterprises providing public services, The European

Association of Craft, Small and Medium-sized Enterprises and The European Trade Union Confederation) is a document adopted in the framework of the European Social Dialogue. As a member of BUSINESSEUROPE, BIA is directly involved in the implementation of all measures of the Autonomous Framework Agreement in Bulgaria.

The following tools were created and tested:

- Guide for managing generational differences.
- Guide for mentors on techniques in the transfer of knowledge and experience between generations.
- Guides for adapting jobs and activities to the specific needs and capabilities of people with chronic diseases.
- Model for description, ergonomics and design (reorganisation) of the workplace, in accordance with the needs of age and the promotion of longer working life and ability to work.
- Electronic tool for age-related safety and health risk assessment at the workplace.
- Electronic tool for assessing the factors in the work environment causing professional exhaustion (burnout).

### **Evergreen Talents 55+ platform<sup>93</sup> – there mission is to return people 55+ to the labour market**

Evergreen Talents 55+ supports the employment of older adults. The initiative aims to create a sustainable business model with a social cause, uniting job seekers, employers, partners, municipalities, and the state in a single ecosystem.

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<sup>93</sup> Evergreen Talents 55+. (2024). About Us. [Online] Available at: <https://evergreentalents.bg/> [Accessed 3 June 2024]

In the context of the economic crisis caused by COVID-19, unemployment, the aging population in our country, Europe, and globally, such initiatives give this demographic group a chance to find a job and be an active participant in the labour market.

People over the age of 55 are a large and growing group with great potential. Their active involvement in the work processes benefits the business, municipalities, the state, and society. The workforce in this age group has strengths such as loyalty, emotional intelligence, appreciation of teamwork, the employer, and remuneration. Evergreen Talents 55+ focuses on manufacturing and services and works for a change in the employers' attitude towards people over 55. The organisation provides training for the candidates, helps them find a suitable position, issues certificates for qualification, and finds employers.

#### *Possibilities of the platform*

- to study and consider the individual requirements of each employer,
- to evaluate and consider the individual possibilities of the candidates in the process of employment,
- to support the processes of demand and supply,
- to support candidates with the acquisition of necessary new skills - mainly IT skills.

#### *Approach of the platform*

- to search contact with the candidates and possibly in an individual conversation specifying the competences and expectations of the candidates,
- to clarify the possible positions for people 55+, as well as the expected competencies and pay levels during meetings with employers,
- to select the most suitable and prepared candidates,
- to ensure the connection between employer and candidate.

## 3.8. Czech Republic

### Demographic situation in Czech Republic

Demographic development in the **post-war period** was uneven. This was largely due to government measures aimed at increasing the birth rate, e.g. by giving preferential treatment in the allocation of flats to families with children, extending the length of the maternity leave period, by offering favourable loans to newly married couples.

**After 1989**, the demographic processes were brought into line with the West European pattern: life expectancy has increased, the birth rate has fallen, and the ages at marriage and the age of women at the birth of their first child have risen. In 1996 the total fertility rate (average number of children per woman) fell below 1.2, from a level of 1.89 in 1990. It was not until 2004 that fertility exceeded 1.2 children per woman and the number of children born rose to over 100 thousand. This increase in fertility and natality was primarily because large 70's women cohorts reached reproductive age. In recent years, the total fertility rate was 1.7 children per woman, but by 2022 this figure had fallen to 1.62. In the same year, 101.3 thousand children were born in Czechia; the average age of mothers at the birth of their first child has been steadily increasing since the 1990s, reaching 28.8 years in 2022. The proportion of births outside marriage has also increased significantly since the 1990s (48% in 2022 compared to around 10% of children in the early 1990s)<sup>94</sup>. The life expectancy at birth has a long-term increasing trend, however, in 2020, for the first time in post-war history, it fell compared to the previous year due to the Covid-19 pandemic. In 2022, life expectancy was 76.1 years for men and 82 years for women.

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<sup>94</sup> European Commission. (2024). Czechia. [Online] Available at: <https://eurydice.eacea.ec.europa.eu/national-education-systems/czechia/population-demographic-situation-languages-and-religions> [Accessed 3 June 2024]

## Demographic population aging

Czechia, like most other European countries, is facing demographic population aging. In 2022, the pre-productive population part (0–14 years) represented 16.2%, the productive part (15–64 years) 63.4%, and the post-productive (65 years and more) 20.4% of the total population. According to the development forecast, the population will be aging mainly due to higher age groups, i.e. the number of elderly people will increase while the proportion of the productive part of the population will decrease.

## Distribution of the population by age

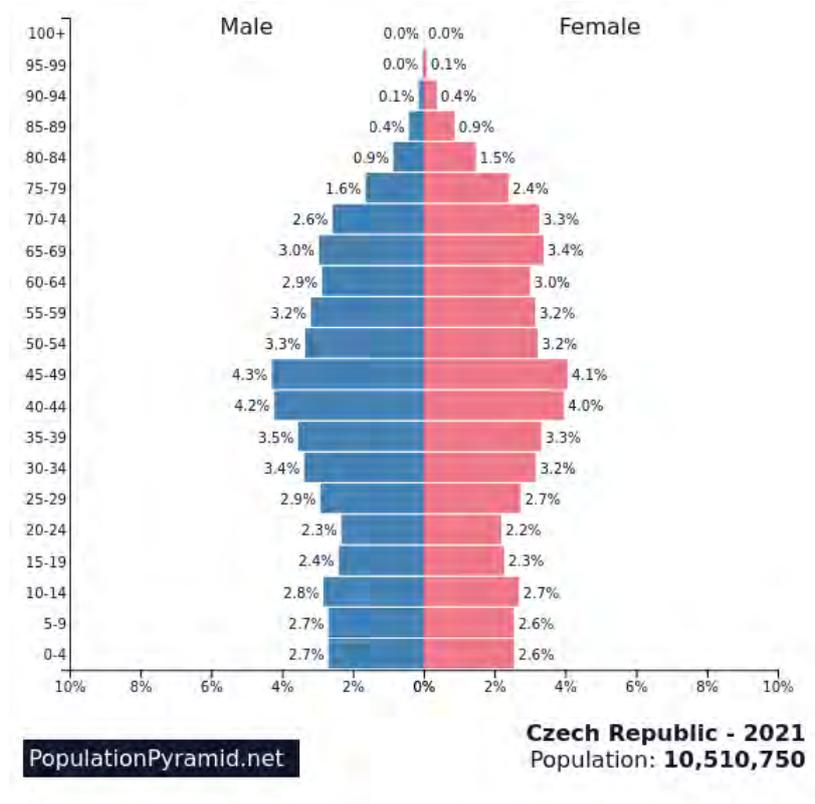
Table no. 13: Population (in %)

Years	1995	2000	2005	2010	2015	2020	2022
<b>0–14</b>	18.3	16.2	14.6	14.4	15.4	16.1	16.2
<b>15–64</b>	68.4	69.9	71.1	70.1	66.3	64.8	63.4
<b>65+</b>	13.3	13.9	14.2	15.5	18.3	20.2	20.4
<b>Total</b>	<b>10 321 344</b>	<b>10 232 027</b>	<b>10 251 079</b>	<b>10 532 770</b>	<b>10 578 820</b>	<b>10 701 777</b>	<b>10 827 529</b>

Note: As of 31 December of the given year.

Source: Czech Statistical Office

Graph no. 17: Population by gender, Czech Republic, 2021



Source: PopulationPyramid.net

Table no. 14: Vital and employment statistics

	2000	2005	2010	2015	2020	2022
Life expectancy of men at birth	71.65	72.88	74.37	75.8	75.3	76.1
Life expectancy of women at birth	78.35	79.10	80.60	81.4	81.4	82.0
General unemployment rate <sup>1)</sup>	8.8	7.9	7.3	5.0	2.6	2.2
Employment rate <sup>1)</sup>	55.1	54.7	54.2	56.4	58.3	58.8
Natural increase <sup>2)</sup>	-1.8	-0.6	1.0	0.0	-1.8	-1.8

	2000	2005	2010	2015	2020	2022
Net migration <sup>2)</sup>	-0.6	3.5	1.5	1.5	2.5	30.6 <sup>3)</sup>
Total increase <sup>2)</sup>	-1.1	3.0	2.5	1.5	0.7	28.9 <sup>3)</sup>

1) Population aged 15+; Source: Labour Force Sample Survey (LFSS), in Czech Republic.

2) Per 1000 inhabitants.

3) Values affected by migration due to the armed conflict in Ukraine.

Source: Czech Statistical Office

Demographic developments have thus led to a 7% decline in the number of people of working age over the last 10 years, and we expect a more moderate decline or stagnation by 2031. A comparison of the Czech population with the populations of neighbouring countries shows, that we are following a common trend of decline in the number of people of working age with Slovakia and Poland. Within this trend, the Czech Republic is rather average. The following chapter shows, how demographic developments affect the employment of people of working age. Finally, it should be noted that demographic developments affect not only the number of people of working age, but also their age structure. The change in the age structure is undoubtedly an important consequence of the ageing of the population, but from the point of view of the instruments to be used, it is significant that employment policy has other instruments at its disposal to adapt to the changing age structure than those it can use to compensate for the decline in the number of people of working age. While age management tools address shifts in the age structure, other strategies focus on activating individuals not currently in the workforce or increasing the working-age population to counteract population decline.

Boosting the economic activity of older individuals is a key method for augmenting the labour supply. There are **two main ways of increasing the economic activity of older people**: raising the retirement age and/or increasing the motivation of older people to work, both before and after retirement. The economic activity rate of people aged 60-64 will be 52.5% in 2021 (see Table no. 14). While their economic activity will naturally

increase as the retirement age rises, there will still be considerable scope for them to participate more in the labour market. For example, around one third of older people retire early; a significant proportion of older people retire at retirement age only because they can, not because they cannot continue to work. Therefore, pension policies such as reducing social security contributions for working seniors at retirement age or increasing early retirement penalties can make an important contribution to increasing labour supply. A 10-percentage point increase in the economic activity of 60–64-year-olds alone means an increase of 61,000 to 65,000 people in the labour market.

However, in addition to financial incentives, the prolonged exit of seniors from the labour market also raises the issue of adapting the working environment to seniors or lifelong updating of skills. Therefore, one of the key issues for the coming period is age management and lifelong learning and their support by the Ministry of Labour and Social Affairs.

### **Main (policy) actors**

In the Czech Republic, the main policy actors involved in age management include:

1. **The Ministry of Labor and Social Affairs (MoLSA):** Responsible for labour-related policies, including those affecting older workers, such as retirement age, pension schemes, and employment rights.
2. **The Ministry of Health:** Involved in policies related to workplace health promotion, occupational health and safety, and healthcare access for older employees.
3. **Government Council for Senior Citizens:** A government body focused on addressing issues related to aging population, including employment and social inclusion of older adults.

4. **Czech Confederation of Industry:** Represents employers and advocate for policies that support older workers, provide resources, and offer guidance to member companies.
5. **Trade Unions:** Organisations such as the Czech-Moravian Confederation of Trade Unions (ČMKOS) advocate for the rights and interests of older workers, negotiate with employers, and promote age-friendly workplaces.
6. **Academic and Research Institutions:** Universities and research organisations conduct studies on aging workforce, provide expertise on age management practices, and contribute to policy discussions.
7. **EU:** As a member state, Czech Republic is influenced by EU policies and directives related to age discrimination, employment rights, and social inclusion of older adults.
8. **NGOs and Advocacy Groups:** Non-governmental organisations focused on aging, labour rights, and social welfare advocate for policies that support older workers and provide services or support for this demographic. An example of such an organisation is Age management registered association, which supports the development of the concept of age management and working ability exclusively on a scientific basis and the transfer of good practice from abroad.
9. **Czech National Centre for Gerontology:** A research institute focusing on issues related to aging population, including workforce participation and social inclusion.
10. **Legal and Regulatory Bodies:** Czech Republic has legal bodies responsible for enforcing anti-discrimination laws, labour standards, and occupational health and safety regulations, which are relevant to age management policies.

These actors may collaborate with each other and with employers, employees, and other stakeholders to develop and implement age management policies tailored to the specific needs and challenges faced by older workers in the Czech Republic.

## Age management

**The Strategic Employment Policy Framework 2030<sup>95</sup>** responds not only to long-term trends in the labour market, such as demographic ageing, but also to new phenomena - in particular the development of new technologies, robotization and automation of work, and artificial intelligence.

At the beginning of 2018, the Ministry of Labour and Social Affairs conducted an analysis of long-term registered jobseekers. This analysis showed that low education, older age and health limitations are the main factors contributing to long-term unemployment.

Age 55+ is considered a disadvantage on the labour market, hence active employment policy instruments and measures that aim to maximise employment (job creation, counselling, retraining, etc.). In practice, it turns out that the modern labour market requires a more comprehensive approach for certain groups of disadvantaged people, which cannot be applied to the extent needed in the current system.

**Employment Policy Strategy 2020<sup>96</sup>** - one of the objectives was to increase the employment rate of older workers aged 55-64 to 55%. Between 2010 and 2018, the employment rate of older workers increased by 18.6 percentage points, from a baseline of 46.5% to 65.1%. The target of 55% was reached in 2015.

The Strategic Framework of the Czech Republic 2030 also pays attention to the issue of support and development of the so-called silver economy and lifelong learning, as well as support for the return of seniors to the labour market and intergenerational solidarity and exchange or transfer of experience.

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<sup>95</sup> Government Resolution No. 871 from August 24, 2020. Strategic Framework of Employment Policy until 2030. [Online] Available at: [https://www.mpsv.cz/documents/20142/1357303/SRPZ\\_2030.pdf/148b2fc5-d7a6-f9c7-cc50-13b52a62e86e](https://www.mpsv.cz/documents/20142/1357303/SRPZ_2030.pdf/148b2fc5-d7a6-f9c7-cc50-13b52a62e86e) [Accessed 3 June 2024]

<sup>96</sup> Ministry of Labour and Social Affairs. (2014). Employment Policy Strategy until 2020. [Online] Available at: <https://www.mpsv.cz/documents/20142/848077/strategiepz2020.pdf/a666485c-355f-3d35-4fe7-0692661e271a> [Accessed 3 June 2024]

A personalised approach to people moving in the labour market should become a fundamental principle of employment policy in the next decade, particularly in providing job placement and employment support for disadvantaged groups. **A personalised approach should be a comprehensive approach.** That is, employment policy measures should form a modularised whole, responding to the needs of disadvantaged people and tailored to them. Therefore, employment policy instruments and measures must be interlinked, reflecting the nature of disadvantages of groups at risk, while it is necessary that, if necessary, a disadvantaged person does not receive only one type of support, but that the solution to his/her problem is approached in a comprehensive and interdisciplinary manner. At the same time, however, support must not be limited exclusively to the employment policy framework but should also be linked to other support according to the nature of the disadvantage (e.g. around housing, social and family situation, health). To this end, all relevant actors should be linked, not only employment services (the Labour Office), but also other institutions and organisations such as social services, health facilities, doctors, non-governmental non-profit organisations, local governments and other relevant institutions and organisations. An important aspect of the individual approach is also the emphasis on the activation of the supported persons' own internal resources and their motivation. Within the framework of individualisation, the primary objective is to ensure access to suitable employment for all persons who are on the labour market or who wish to enter it. In doing so, comprehensive packages of measures must, depending on the needs of the clients, **include elements of activation, motivation, promoting employability in the sense of developing human capital** and, finally, if necessary, **creating suitable job opportunities.**

## **Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025<sup>97</sup>**

The Action Plan for the implementation of the Strategic Framework for Preparing for an Ageing Society 2023-2025 describes the active employment policy instruments and other measures for the sustainability of employment of older people. These include support for the retraining of seniors and senior citizens and lifelong learning for people 50+. The Labour Office is mandated to manage individual and comprehensive retraining programmes for older people aged 55+ immediately after registration (unemployment registration). A summary of recommendations is to be developed to support individual and comprehensive retraining programmes for seniors, including in the areas of mental health prevention and stress management. Attention is given to tools to facilitate business start-ups, including counselling, coaching, targeted grants, soft loans, tax write-offs and exemptions from social security payments. Finally, the plan aims to raise awareness of the principle of age management among employers. The promotion of socially responsible entrepreneurship is also part of the Action Plan, in particular the campaign to promote environmentally and socially responsible entrepreneurship, the purpose of which is to encourage companies to implement this approach and to support the monitoring of reporting on the implementation of ESG in relation to the responsible employment of seniors.

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<sup>97</sup> Ministry of Labour and Social Affairs. (2023). Action Plan to Fulfill the Strategic Framework for Preparing for an Aging Society for the Period 2023-2025. [Online] Available at: <https://www.mpsv.cz/documents/20142/372809/III.+Ak%C4%8Dn%C3%AD+pl%C3%A1n+k+napln%C4%9Bn%C3%AD+Strategick%C3%A9ho+r%C3%A1mce+p%C5%99%C3%ADpravy+na+st%C3%A1rnut%C3%AD+spole%C4%8Dnosti+na+obdob%C3%AD+2023-2025.pdf/600fc1c4-2fd9-4540-7a62-b076af25aa8c> [Accessed 3 June 2024]

## 55+ employment challenges

According to Focus' 2014 research on discrimination in the Czech Republic, age was the most frequently perceived source of **discriminatory tendencies**, in many cases when looking for a job, 38% of them when performing a job. The 2014 STEM survey also focused on discrimination in the Czech Republic, with 73% of respondents believing that discrimination occurs in the labour market. In 2014, the Institute for Evaluation and Social Analysis INESAN conducted a research survey on the attitudes of the Czech population towards the employment of people over 50 years of age, in which the issue of positive discrimination came up. Over half of the respondents agreed with the statement that people over 50 should not have any benefits in their employment. There was a marked age differentiation, with 60% of those under 30 agreeing with this statement.

Several surveys show that employers perceive the relationship with modern technology, adaptability, flexibility, rigidity and coping with change as a weakness of older employees. In addition, there is less willingness to participate in further training and development, which other studies have also identified as a common stereotype that results in workers 55+ not developing their skills and knowledge.

The positive attitudes towards older workers identified in the surveys were loyalty, reliability, work ethic and responsibility. These are typical positive stereotypes about older workers. It was repeatedly stated that older workers in some cases handle demanding jobs better than younger workers and this may be a matter of having the right attitude to work. Older workers are more committed, precisely because they have more resources to cope with the demands. The decline in ability may be balanced in other levels of employee performance. It has also been found that age itself is less important than individual skills or health status in terms of organisations' performance. The absence of attitudes tending to perceive the outdated skills of older employees and the fact that older employees create conflict is also a positive finding of the survey. These negative attitudes have been linked to a high risk of job loss in research by Meng, Sundstrup and Andersen

(2022). In particular, the critical attitude linking older employees to conflict creation was rejected by many informants in the empirical investigation conducted.

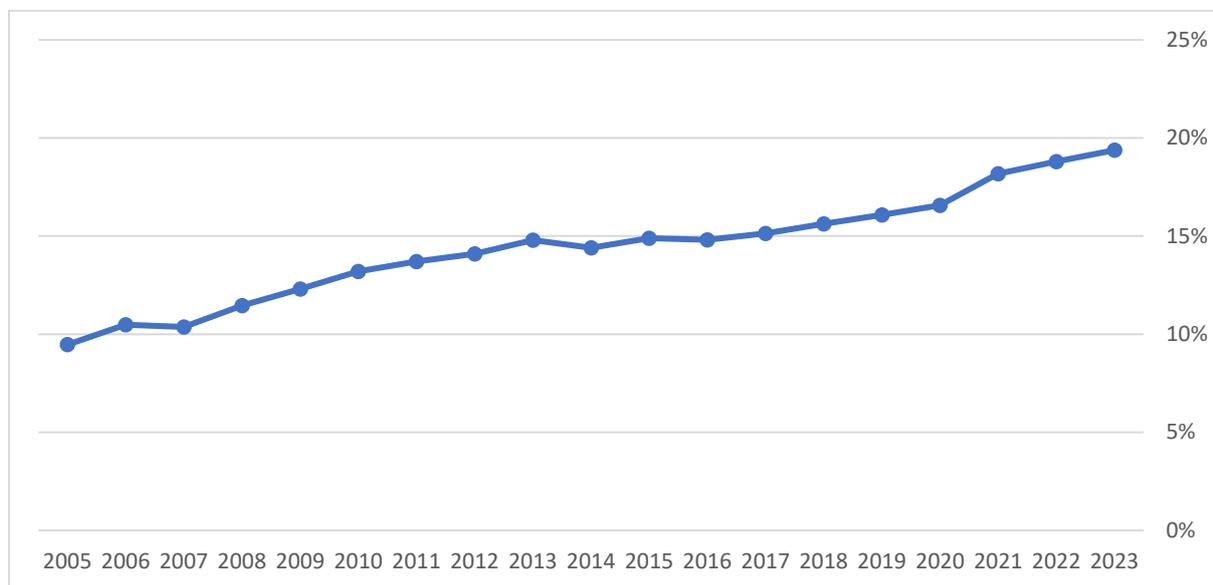
## 3.9. Slovak Republic

### Demographic situation in the Slovak Republic

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. This highlights the importance of tailored strategies to address the evolving dynamics of Slovakia's labour market and ensure inclusivity across age and gender demographics.

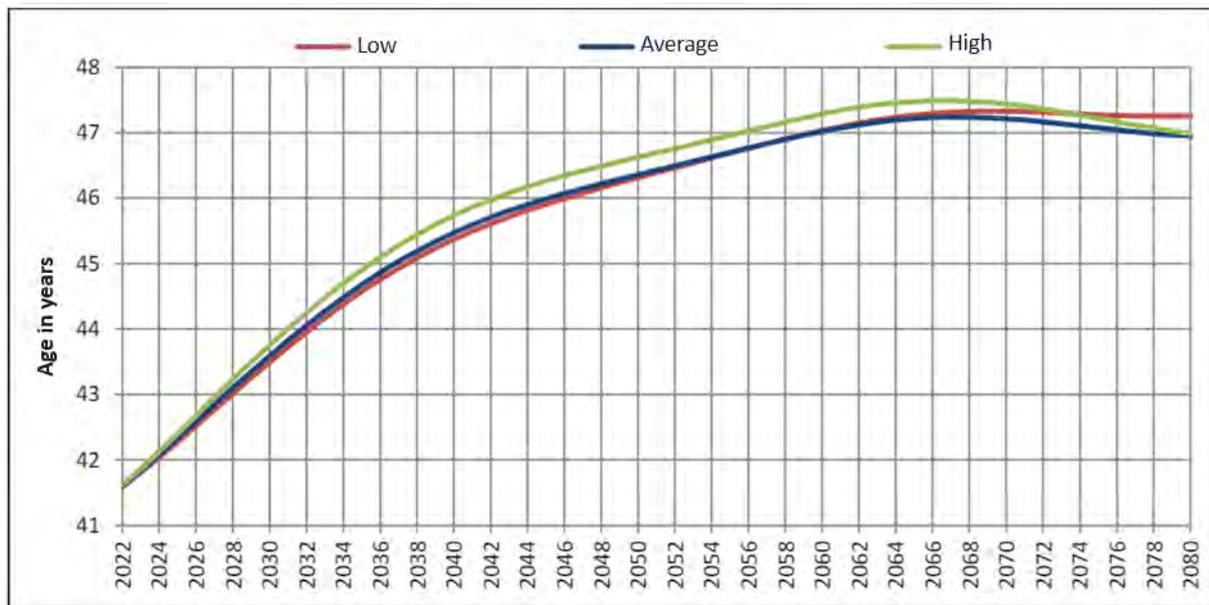
Table no. 15: Share of workers aged 55+ in the total labour force in Slovakia from 2005 to 2023



Source: The Statistical Office of the Slovak Republic

The data from 2005 to 2023 showcasing the share of workers aged 55+ in Slovakia's total labour force paints a compelling picture of demographic evolution and its impact on the workforce. Starting at 9% in 2005, the percentage steadily climbed, reaching 19% by 2022, where it remained stable in 2023. This upward trend signals a significant demographic shift towards an aging workforce, potentially influenced by factors like improved healthcare, changing retirement patterns and evolving attitudes towards work and aging.

Graph no. 18: Forecast of the development of the average age of Slovakia's population from 2022 to 2080

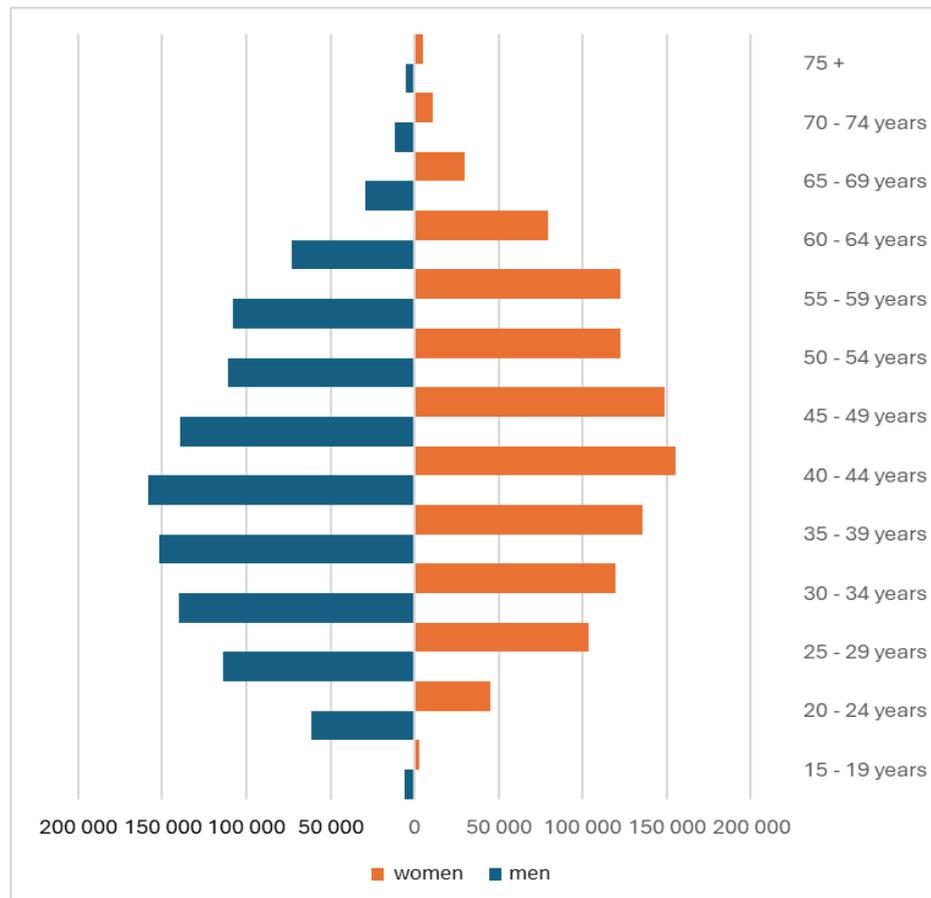


Source: The Statistical Office of the Slovak Republic in cooperation with the Institute of Statistics and Informatics

**Over the next four decades, Slovakia's average age will increase significantly, nearly 4 years by 2040, with an annual rise of about 0.2 years during this period.** However, the growth rate will slow down after 2040, with the average age expected to increase by less than 2 years between 2040 and 2065. **By around 2065, long-term growth is projected to stagnate, with the average age reaching just below 47.5 years, historically the highest value observed.** Following this, a stagnation in the average age slightly above 47 years is anticipated, with a very slight decrease expected by 2080, reducing it by approximately 0.3 years. By then, the average age should be around 47 years, marking an increase of 5.4 years or 13% compared to the start of the forecasted period<sup>98</sup>.

<sup>98</sup> Vaňo, B. (2022). Description of construction procedures, analysis, and evaluation of the obtained results of population forecasts of individual variants. Infostat, Bratislava. Available online [cited 2 May 2024]. Available from: [https://www.scitanie.sk/storage/app/media/dokumenty/SODB2021\\_prog\\_obyv.pdf](https://www.scitanie.sk/storage/app/media/dokumenty/SODB2021_prog_obyv.pdf)

Graph no. 19: Age pyramid of employed persons in Slovakia according to the Population and Housing Census 2021

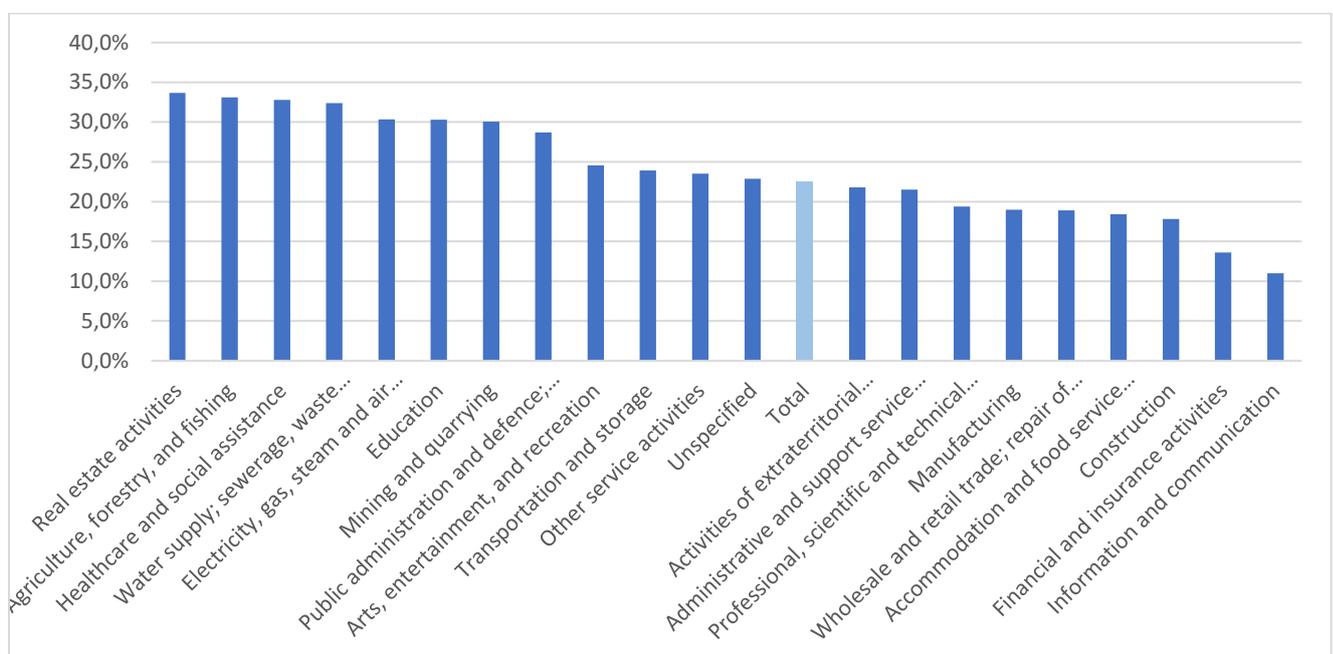


Source: Population and Housing Census 2021

**In age groups 15-19 and 20-24, we observe a higher proportion of male representation in the workforce**, aligning with the broader trend of males dominating early career stages. For instance, in the 15-19 age group, 5,8k individuals are employed, with 3,1k being male, showcasing a significant presence of young males in the labour market. Similarly, **in the 20-24 age group, there are 61,3k employed males compared to 45k females**, illustrating a gender disparity favouring males in this age cohort. However, as individuals progress into mid-to-late adulthood, we witness shifts in employment dynamics. **In the 45-49 age group, for example, while there are 139,3k employed males, the number of employed females rises to 148,5k**, indicating a

transition towards higher female workforce participation during these years. Furthermore, our analysis highlights a gradual decline in employment rates among older age groups, with notable gender variations. **In the 60-64 age cohort, there were 73,4k employed males compared to 79,2k females**, reflecting a higher proportion of females remaining in the workforce at this stage of life.

*Graph no. 20: Share of employed persons aged 55+ broken down by NACE economic sectors in Slovakia according to the Population and Housing Census 2021*



Source: Population and Housing Census 2021

The distribution of employees aged 55 and above across various sectors in Slovakia reveals compelling insights into workforce demographics and sectoral dynamics. Sectors "Construction," "Financial and Insurance Activities," and "Information and Communication" demonstrate the lowest proportions of older workers, with percentages notably falling below 20%. These sectors may face challenges in attracting or retaining older employees, potentially due to factors like physical demands, technological advancements, or the preference for younger talent. **Conversely, sectors like "Real estate activities", "Agriculture, forestry, and fishing", and "Healthcare and social**

**assistance" demonstrate higher shares of older workers, hovering above 30%.** This indicates that these sectors may offer conditions or incentives that appeal to older workers, such as stability, job security, or opportunities for continued professional engagement post-retirement. The healthcare sector is facing a shortage of human resources, with doctors retiring at a later age.

*Table no. 16: Occupations with the Oldest Employees and Their Share of 55+ vs. Occupations with the Youngest Employees and Their Share of 55+ in Slovakia according to the Population and Housing Census 2021*

<b>Occupations with the Oldest Employees</b>	<b>Share of 55+</b>	<b>Occupations with the Youngest Employees</b>	<b>Share of 55+</b>
Waste disposal workers and other unskilled workers	40%	Other armed forces	0%
Cleaners and helpers	37%	Non-commissioned officers	1%
Personal care workers	30%	Commissioned officers	1%
Street vendors and related sales workers	28%	Information and communication technology specialists	6%
Food preparation assistants	26%	Farmers, fishermen and hunters (self-employed)	11%
Agricultural, forestry, and fishery labourers	25%	Information and communication technology technicians	12%
Legislators, senior officials, and top managers	25%	Administrative, support, and business operation specialists	12%
Market-oriented agricultural workers	24%	Assembly line workers	13%
Teachers and educational professionals	23%	Customer service administrative workers	13%
Drivers and mobile plant operators	23%	Salespersons	14%

Occupations with the Oldest Employees	Share of 55+	Occupations with the Youngest Employees	Share of 55+
Electricians and electronics workers	22%	Science and technology specialists	15%
Health professionals	22%	Legal, social, and cultural professionals	15%
Healthcare specialists	21%	Legal, social, and cultural professionals and similar workers	15%
Skilled workers in metallurgy, mechanical engineering, and related trades	21%	Administrative, support, and business operation managers	16%
Other clerical support workers	21%	Numerical and material recording clerks	16%

Source: Population and Housing Census 2021

The analysis of occupational age demographics in Slovakia uncovers complex patterns and shows how age distribution interacts with sector dynamics. **Occupations with the oldest employees show significant proportions of workers aged 55 and above, with waste disposal workers and other unskilled workers leading at 40%, closely followed by cleaners and helpers at 37%, and personal care workers at 30%.**

Conversely, occupations with the youngest employees demonstrate minimal representation of older workers, with other **armed forces**, non-commissioned officers, and commissioned officers each registering **only 1% aged 55 and above**. Furthermore, street vendors and related sales workers, food preparation assistants, and agricultural, forestry, and fishery labourers show considerable shares of workers aged 55 and above, ranging from 24% to 28%. Conversely, **information and communication technology specialists and information and communication technology technicians, critical in driving innovation, display relatively lower shares of older workers at 6% and 12% respectively.**

## Main (policy) actors

The document summarises information about the policy actors responsible for the creation and direction of age management within the Slovak Republic. The efficacy and of the implementation of these measures, as well as their resulting success, are subject to ongoing evaluation. **The Ministry of Labour, Social Affairs and Family of the Slovak Republic** (hereinafter referred to as “MPSVaR SR”) created **the National Program of Active Aging for the years 2021-2030**<sup>99</sup>, (hereinafter referred to as „NPAS”) and it's a key document on this topic. The program deals with all areas of people's lives in the process of their ageing. The NPAS serves as a national tool for active ageing policies, aiming to support and harness the potential of people of all age groups. The overarching goal of the document is to create the best possible conditions in terms of values, resources, and institutions.

Developed in a participatory manner involving representatives from various sectors of society, including government, local government, civil society, and independent experts, the document's collaborative approach could facilitate its implementation. Comprising more than 80 measures across nine domains supporting active ageing, it represents a comprehensive strategy for addressing the needs of older adults. 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>100</sup>. Despite the document containing several measures related to the ageing population, the question remains regarding the degree of success in their implementation.

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<sup>99</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>100</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>

The target group of the NPAS **is not defined by any specific age limit or life situation.** 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.**

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>101</sup> – which proposes coordinates, and monitors **measures aimed at eliminating the negative consequences of the ageing population process on the economy, labour market, pension system, and other areas of societal life.** It submits proposals to **the Government of the Slovak Republic** for increasing the level of support, protection, and observance of the seniors' rights. Additionally, it processes proposals and initiates the development of partial and systemic measures to advocate for the interests of seniors in addressing issues of living conditions, equal opportunities, and equal treatment of seniors, as well as to improve the observance of seniors' rights. It participates in creating, updating, and evaluating the implementation of the NPAS. The Council collaborates with ministries and other central authorities of state administration; bodies of local and regional self-government; non-governmental organisations; scientific research institutions and academic institutions to ensure appropriate implementation of measures.

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**

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<sup>101</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/>

**support older workers in staying active in the job market.** MINEDU also considers **the impact of the Fourth Revolution, emphasising digitalisation and providing essential skills through reskilling initiatives.**

**The Ministry of Health of the Slovak Republic** (hereinafter referred to as “MZ SR”) is pivotal in **ensuring sufficient healthcare and support for older workers.** This is primarily achieved through developing policies and programs tailored to address the specific health needs of this demographic. Regarding the measures of active ageing, the primary focus lies in implementing educational and advisory activities by **Regional public health authorities.** With the cooperation of Regional public health offices are implementing educational and counselling activities on matters related to promoting active ageing, healthy lifestyles, and physical activities for older people conducted individually, in groups, and collectively.

MPSVaR SR is responsible for creating and implementing policies concerning working conditions, the pension system, and social care. The ministry also plays a significant role in shaping policies, which promote the integration and social protection of older people, and in creating a legislative framework that protects the rights of older workers in the labour market. They are also responsible for motivating employers to employ individuals aged 50+ in the field of social economy.

**The Institute for Labour and Family Research**<sup>102</sup> – (hereinafter referred to as “ILFR”) is a state contributory organisation of MPSVaR SR. It is focused on research and the sociological studies in social and family policy, labour market and employment policy, industrial relations and working conditions and in the field of occupational safety and health. The results of the studies are in the creation of laws, and strategies. Publications activities are focused on family and family policy affairs, children's rights, equality of opportunities between men and women, **social protection of elderly and disabled**

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<sup>102</sup> Institute for Labour and Family Research. (2024). About us. Available online [cited May 2, 2024]. Available from: <https://www.ceit.sk/IVPR/index.php?lang=en>

**people**, employment issues and the labour market development, wage policy and occupational safety, health affairs and working conditions monitoring.

**The Association of Universities of the Third Age of Slovakia** (hereinafter referred to as “ASUTV”) was established as an initiative of Slovak universities and other institutions of higher education. ASUTV actively supports the implementation of education programs, which promote key competencies for lifelong learning. These programs are centred on digital literacy, personal development, and mental health, all within the context of labour market demands and employment needs. Furthermore, ASUTV advocates for education tailored to older individuals, aiming to enhance their employment prospects or facilitate their continued participation in the labour market. These efforts are particularly significant considering the key trends associated with the fourth industrial revolution.<sup>103</sup>

**Universities of the third age for senior education** (hereinafter referred to as “UTAs”). Study at the UTAs is in the form of a non-qualifying interest study. Elderly students participate in lectures covering a diverse array of study programs, ranging from medical care and design to architecture, history, arts, and crafts. UTAs also offer education programs in the field of financial literacy. The cost of studying the program is either €60 or €80 (if the elderly student is employed). The UTA in Slovakia came into existence in 1990 and was established at Comenius University in Bratislava and immediately many others followed the educational activities for senior citizens. However, participation in the education of seniors could still be improved. There are currently 7200 senior students out of 1 million pensioners in the whole of Slovakia involved in UTAs. Today, apart from UTA at Comenius University and the Slovak Technical University in Bratislava. UTAs exist in Nitra, Martin, Banská Bystrica, Zvolen, Košice, Trenčín, Trnava, Žilina, Liptovský Mikuláš, Prešov, Dubnica nad Váhom and Ružomberok<sup>104</sup>.

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<sup>103</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>104</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/>

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** (hereinafter referred to as "MIRRI"). The project "**Improving Digital Skills of Seniors and Distribution of Senior Tablets**" responds to the current situation and the impacts of the pandemic on the most vulnerable population groups. The project is implemented as an investment of No. 7 Component 17 (Digital Slovakia) of the Recovery and Resilience Plan of the Slovak Republic<sup>105</sup>.

**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) are responsible for supporting the maintenance and improvement of employees' **work ability** through age management and the results of **Work Ability Index (WAI) assessment**. However, the actual level of success in implementing age management practices and improving work ability remains unclear.

**Ministry of Culture of the Slovak Republic** with its budgetary organisations implements non-formal education for adult education and specifically for seniors through its Cultural Institutes, e.g. **Národné Osvetové Centrum**<sup>106</sup> (National Educational Center). **Ústredie ľudovej umeleckej výroby** (The Centre for Folk Art Production - hereinafter referred to as "ÚĽUV") brings together experienced and recognised experts, who are masters in their field – traditional crafts. Usually, elderly experts pass on their traditional skills through courses to the younger generation. ÚĽUV has been systematically organising educational activities focused on folk art production and crafts under the name "The School of Crafts ÚĽUV". The various educational programs take place in the Regional Craft Centres of ÚĽUV located in Bratislava, Banská Bystrica, and Košice. In 2015, ÚĽUV's School of Crafts was

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<sup>105</sup> Slovak University of Technology in Bratislava. (2024). ILLL projects. Available online [cited May 2, 2024]. Available from: [https://www.stuba.sk/english/university-workplaces/institut-of-life-long-learning/illl-projects.html?page\\_id=3102](https://www.stuba.sk/english/university-workplaces/institut-of-life-long-learning/illl-projects.html?page_id=3102)

<sup>106</sup> National Educational Center. (2024). About us. Available online [cited May 2, 2024]. Available from: <https://www.nocka.sk/o-nas/>

listed among the Good Safeguarding Practices of Intangible Cultural Heritage in Slovakia<sup>107</sup>.

The goal of our educational activities is to enhance the public's understanding of traditions and cultural heritage while also contributing to the care, preservation, and development of folk-art production in Slovakia. All courses are taught according to approved methodology, and most of them are accredited by the MINEDU in the field of further education.

**The Ministry of Environment of the Slovak Republic** implements informational and educational programs for older people focused on environmental issues and their impact on people's lives and active ageing<sup>108</sup>.

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

### **The role of the nonprofit sector**

The nonprofit 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. **Nonprofit 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>107</sup> The Centre for Folk Art Production (ÚĽUV). (2024). About us. Available online [cited May 2, 2024]. Available from: <https://uluv.sk/en/about-us/>

<sup>108</sup> Slovak Republic. (2021). National Active Aging Program for the Years 2021-2030. Available online [cited May 2, 2024]. Page 21. 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>

**Slovak Association of Age Management** (hereinafter referred to as “SAAM”) with its partners reaches everyone interested in the topic of age management. Throughout the educational and conference centre Intenzíva, s. r. o., they are solving problems related to the ageing workforce, unemployment, working seniors or school leavers concerning demographic and technological developments.

The main goals of the SAAM are to support changing attitudes towards age; and to combat age stereotypes and age discrimination. To increase the prestige and authority of the concept of age management; to develop cooperation with relevant entities at the national and international levels in the exchange of experiences and transfer of good practices.

SAAM presents proposals and collaborates with state authorities in formulating and implementing legislative, organisational, and financial measures mitigating the negative consequences of demographic changes. Engages in research in human resource management; develops and implements specific educational programs in the field of age management. SAAM also provides consultancy services and organises conferences and activities to promote awareness and mutual exchange of experiences and carries out publishing activities to popularise age management<sup>109</sup>.

**Aptet n.o.**<sup>110</sup> – a non-governmental institution, which helps people with reduced work ability and supports activities of active ageing and pre-senior education. They cover the whole range of activities, from individual counselling and education, to support in getting and keeping a job. They are partners in several international projects, thanks to which they bring innovations to Slovakia and systematically work to improve the quality of life in the region. They are trying to create a community of people who are interested in the concept of age management.

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<sup>109</sup> Czech and Slovak Association of Age Management. (2022). Archive of the section: SAAM Activities [online]. [cited 2024-05-02]. Available from: <https://www.agemanagement-eu.com/category/aktivity-saam/>

<sup>110</sup> Aptet n.o. (2024). Who are we? [online]. [cited 2024-05-02]. Available from: <https://www.aptet.sk/socialny-podnik-neziskova-organizacia/>

**Bagar, o.z.** – manages the site [www.senior.sk](http://www.senior.sk)<sup>111</sup>, where they publish articles for seniors in the field of health, healthy nutrition, active lifestyle, media literacy and critical thinking. In 2015 they implemented a project “Je najvyšší čas na vekový manažment”<sup>112</sup> (It's time for an age management). The goal is to motivate employers, their organisations, and trade unions to implement age management and active ageing.

**Business Leader Forum**<sup>113</sup> – an informal association of companies that are committed to being leaders in promoting the principles of responsible business in Slovakia. They issued recommendations for responsible businesses on the topic of active ageing in the workplace<sup>114</sup> and age diversity. Recommendations with examples of good practice were focused on six areas of age management.

**The Association of Adult Education Institutions** (hereinafter referred to as “AIVD SR”) is a non-governmental, apolitical, non-profit, voluntary organisation. As an umbrella organisation coordinates Lifelong Learning Week<sup>115</sup> in Slovakia. AIVD SR has been a member of the European Association for the Education of Adults<sup>116</sup> (hereinafter referred to as “EAEA”) since 2008 and the European Basic Skills Network<sup>117</sup> (hereinafter referred to as “EBSN”) since 2017. AIVD SR brings together institutions, which deal with adult education. For 30 years they have been bringing innovations, forming international

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<sup>111</sup> Senior.sk. (2024). About us. [online]. [cited 2024-05-02]. Available from: <https://www.senior.sk/category/o-nas/>.

<sup>112</sup> It's high time for age management. (2015). Published by Občianske združenie Bagar in 2015 as part of the project "It's high time for age management." ISBN 978-80-971932-7-0. [online] [cited May 2, 2024]. Available from: <https://www.employment.gov.sk/files/slovensky/ministerstvo/rada-vlady-sr-prava-seniorov/brozura-je-najvyssi-cas-vekovy-manazment.pdf>.

<sup>113</sup> Business Leaders Forum. (2024). About Business Leaders Forum [online] [cited May 2, 2024]. Available from: <https://www.blf.sk/en/about-business-leaders-forum/>.

<sup>114</sup> Business Leaders Forum. (2013). Topic: Active Aging at Work. Published by Nadácia Pontis. [online] [cited May 2, 2024]. Available from: [https://www.nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania\\_BLF\\_Aktivne%20starnutie\\_april2013.pdf](https://www.nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf).

<sup>115</sup> Week of Lifelong Learning. (2024). About the Project. [online] [cited May 2, 2024]. Available from: <https://www.tcu.sk/o-projekte>.

<sup>116</sup> European Association for the Education of Adults (EAEA). (2024). Slovakia. [online] [cited May 2, 2024]. Available from: <https://eaea.org/country/slovakia/>

<sup>117</sup> The European Basic Skills Network (EBSN). (2024). Welcome to the EBSN website. [online] [cited May 2, 2024]. Available from: <https://basicskills.eu/>.

partnerships, and actively contributing to the development of adult education in Slovakia and abroad.

## Age management

For a long time, Slovakia lacked a comprehensive document on the issue of active ageing as a national policy, even though many applied measures and policies corresponded to the principles and interests in this area. The change occurred in 2013 with the completion of the **national project Strategy of Active Aging**, which was aimed at the detailed elaboration of the connections between demographic ageing and the labour market and the pension system, including the incorporation of strategic goals in this area and the proposal of measures. The concept of age management in Slovakia is currently attracting attention from the academic, business, and political spheres.

Spontaneous projects incorporating elements of age management frequently emerge, primarily within NGOs or international corporations. However, they often lack not only systematicity but also sustainability. The effects of actions taken today will only become fully apparent over decades. Consequently, obtaining relevant data and achieving the desired effect is not feasible without a certain form of coordination. Collaboration among stakeholders to monitor progress and adjust strategies as needed over time is also important.

Age Management is gaining increasing recognition in Slovakia, particularly within the academic community, translating into practical applications through contributions at various professional conferences and within the topics of final theses. Despite this, age management as a comprehensive concept has not firmly established itself in corporate practices in Slovakia up to the present day. In some projects, fragments of age management emerge, primarily focused on **supporting employee health rather than addressing the nature of work conditioned by age diversity**. With the development of

socially responsible business practices, there is a growing emphasis on **challenging stereotypes prevalent in the workplace, particularly concerning older employees.**

Since 2014, the Slovak Republic has been implementing **The National Program for Active Aging for years 2014-2020**<sup>118</sup> as the first strategic document aimed at supporting people's active ageing. In 2017, the MPSVaR SR developed in cooperation with all relevant entities, a document **Definition of age management and the creation of age management principles for employers (in private and public administration)**<sup>119</sup>. The document presents the elements and principles of age management, as well as its benefits. It describes **the work ability model** and the **Work Ability Index for employers**. The options for employers to utilise the measurement results derived from the WAI measurement. The topic of returning to work which provides support for individuals to return to work as quickly as possible after injury or illness and assisting employees with chronic conditions to remain in their jobs, brings benefits to employers. In some cases, this may involve temporary or long-term adjustments to the workplace or retraining for different tasks. **It also addresses part-time work arrangements** if a full-time return to work is not feasible in certain situations. Chapter on **active ageing** through longer and better-working lives of employees is dedicated to enlightened practices and measures in this area. In Slovakia, **a relatively small percentage of employers still devote more attention to supporting the harmonisation of their employees' work and family lives**. Progressive Slovak employers understand the importance of age management and

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<sup>118</sup> Slovak Republic. (2021). National Active Aging Program for the Years 2021-2030. Available online [cited May 2, 2024]. Page 21. 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>119</sup> Ministry of Labor, Social Affairs and Family of the Slovak Republic. (2017). Definition and Principles of Age Management for Employers (in Private and Public Sector). Prepared by the Ministry of Labor, Social Affairs and Family of the Slovak Republic in collaboration with relevant stakeholders. Available online [cited May 2, 2024]. Available from: [https://www.upsvr.gov.sk/buxus/docs/SSZ/Definicia\\_vekoveho\\_manazmentu\\_a\\_vytvorenie\\_zasad.pdf](https://www.upsvr.gov.sk/buxus/docs/SSZ/Definicia_vekoveho_manazmentu_a_vytvorenie_zasad.pdf).

utilise it in line with the needs and preferences of their employees, as evidenced by examples of good practice.

The current key document, already mentioned above, is **The National Program for Active Aging for the years 2021-2030**<sup>120</sup>. As a national tool for active ageing policies, aims to achieve active ageing by supporting and enhancing the potential of individuals across all age groups. **The document was drawn up in a participatory manner**, meaning that representatives of various sectors of society were involved in its preparation – from the state administration, local self-government, civil sector, and independent experts.

Furthermore, MINEDU plays a crucial role in implementing active ageing and is responsible for numerous measures. These measures include tailored education programs designed for older individuals to enhance their employment opportunities and retention in the labour market, while also acknowledging the key trends of the Fourth Industrial Revolution.

MINEDU supports the creation and implementation of education programs fostering key competencies for lifelong learning, emphasising digital literacy, personal development, and mental health in response to labour market demands. Moreover, MINEDU ensures skilled human resources for working with older adults in the context of **Silver Digitalisation**. This involves preparing a qualification card and description for "senior education instructors", serving as the basis for accreditation under the Lifelong Learning Act. MINEDU also supports the stabilisation of personnel capacities at universities with established Third Age Universities, covering the agenda of active ageing within lifelong learning for older individuals.

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<sup>120</sup> Slovak Republic. (2021). National Active Aging Program for the Years 2021-2030. Available online [cited May 2, 2024]. Page 21. 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>

In addition, MINEDU promotes lifelong informal education for older people as a tool to support social inclusion and intergenerational cohesion. Furthermore, is responsible for developing and regularly updating qualification and assessment standards for individual qualifications needed for the labour market, serving as a framework for the preparation and implementation of retraining programs, with a special focus on the age category 50+. Additionally, MINEDU oversees physical and sports activities for older people, recognising them as tools to support physical and mental health, self-realisation, and the maintenance of social contacts. In cooperation with the Forum for Senior Assistance, MINEDU supports initiatives aimed at facilitating interaction and collaboration between different age groups, fostering positive attitudes, and promoting mutual understanding among them.

A foundational element of age management is "**work ability**", which recognises additional dimensions of personal resources (not only health but also knowledge, skills, personal attitudes, values, motivation, education, and functional capacity) and their balance with work requirements. Unfortunately, in practice, we do not observe many tools specifically aimed at preventing the preservation and development of **work ability**, or other comprehensive tools that would effectively respond to the ongoing and escalating demographic changes. In Slovakia is the concept of work ability exclusively linked to health. More commonly is used term "**work disability**". We believe that change in terminology could contribute to a change in perspective on the issue of age management (it could lead to greater focus on prevention and support)<sup>121</sup>.

The legislative framework for age management in Slovakia is established through several important acts, including **Act No. 568/2009 Coll. on Lifelong Learning**. The law specifically does not regulate age management or the issue of education for older individuals. The system of monitoring and forecasting educational needs, as outlined in

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<sup>121</sup> SAAM. (2021). Concept of Work Ability and Measurement of Work Ability using the Work Ability Index™ method. Available online [cited May 2, 2024]. Available from: <https://www.agemanagement.sk/work-ability-index-wai/>

the law, establishes a vital link between lifelong learning and age management strategies. By publishing a forecast of educational needs every three years, the law ensures a proactive approach to addressing skill gaps and evolving demands in the labour market. This forecast, encompassing quantitative definitions of job vacancies, qualitative descriptions of required qualifications, and regional specifications, serves as a crucial tool for counselling institutions and government bodies in guiding lifelong learning initiatives<sup>122</sup>.

The document **Strategy of Lifelong Learning and Counselling for the years 2021-2030** (MINEDU, 2021)<sup>123</sup> responds to the need to ensure lifelong learning and counselling, where citizens encounter problems as individuals or where systemic deficiencies in skill areas for the population or specific target groups have been identified. The main objective of the strategy is to ensure that every citizen has lifelong access to opportunities for education, skill development, and competency enhancement throughout their lives at every stage and in consideration of individual needs and circumstances, so that everyone can realise their potential in personal, professional, and civic life. The document considers population ageing, longer working hours, and the need to maintain the work skills of older individuals.

**Act No. 5/2004 Coll. on Employment Services**<sup>124</sup> - this law regulates legal relationships related to the provision of employment services. **Act No. 448/2008 Coll. on Social Services**<sup>125</sup> - this law regulates legal relationships concerning the provision of social

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<sup>122</sup> Act No. 568/2009 Coll. on Lifelong Learning. [online]. Available from: <https://www.epi.sk/zz/2009-568>

<sup>123</sup> MINEDU. (2021). Strategy of Lifelong Education and Counseling for the Years 2021-2030. Available online [cited May 2, 2024]. Available from: <https://www.minedu.sk/data/att/489/22182.e97c91.pdf>

<sup>124</sup> Act No. 5/2004 Coll. – Employment Services Act. [online]. Available from: <https://www.iz.sk/sk/projekty/kniznica/zakon-5-2004>

<sup>125</sup> Act No. 448/2008 Coll. on Social Services and on Amendment of Act No. 455/1991 Coll. on Trade Licensing (Trade Licensing Act) as amended by later regulations. Available online [cited May 2, 2024]. Available from: <https://www.zakonypreludi.sk/zz/2008-448>

services, the financing of social services, and the supervisory activities related to social services.

The **Act No. 275/2020 Coll** regulates conditions for a pension system. **The pension system in Slovakia** provides financial support for elderly individuals. At its core is the first pillar, which serves as the primary source of income for retirees. This pillar encompasses various benefits, including old-age, early old-age, disability, and survivor benefits. It operates as a public, mandatory, pay-as-you-go system, with benefits determined by a defined benefit and earnings-related scheme, commonly referred to as a point system. **Early old-age pension** – one of the reasons for early retirement for older employees is an inability to find employment/loss of job, dissatisfaction with the work environment etc. Early old-age pension less than 2 years before reaching retirement age or after 40 years of work can opt for early retirement. The period of study and the period of receiving unemployment benefits are not included in the years of work. **An old-age pensioner can work (full-time job) and receive a pension.**

**Act No. 311/2001 Coll. – the Labour Code**<sup>126</sup> holds a predominant influence not only on working life during the productive age, but also on the overall quality of life in old age, including the implementation of educational activities focused on preparing for ageing and work in the later stages of one's career. Age-appropriate working conditions, intergenerational relationships, and organisational leadership attitudes towards employing older individuals significantly impact the timing of retirement and the consequences of work activities, both positive and negative, that individuals carry into the post-productive stage of life. The Labour Code does not explicitly state **how to protect older workers from long-term unemployment**. However, provides protection for any worker in the event of a change in work organisation and requires retraining and changing working positions or types of work if necessary. The Labour Code provides, that the

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<sup>126</sup> Act No. 311/2001 Coll. – the Labour Code. Available online [cited May 2, 2024]. Available from: <https://www.zakonypreludi.sk/zz/2001-311>

employer must not violate the principle of equal treatment regarding access to employment during the recruitment process. This protection is supplemented by the Law on Equal Treatment in certain areas and on protection against Discrimination, which also provides for the protection of age discrimination<sup>127</sup>.

As part of its strategic initiatives, Slovakia is focusing on implementing age management practices to ensure the well-being and productivity of its workforce. Within this framework, three primary goals have been established, with the SAAM leading the charge:

1. **Enhancing work ability:** SAAM spearheads the preparation and execution of measures aimed at bolstering employees' work ability. By leveraging age management strategies and utilising the WAI assessment tool, efforts are directed towards maintaining and enhancing the workforce's capacity to perform optimally.
2. **Strategic Human Resource Management:** SAAM oversees the implementation of a strategic human resource management tool tailored for age management across various sectors of the Slovak economy. This involves conducting initial audits, developing personalised implementation plans, practical applications, and ongoing monitoring and advisory services. Furthermore, SAAM conducts output and control audits to ensure the effectiveness of these measures.
3. **Work ability assessment:** SAAM conducts comprehensive assessments of employees' work ability throughout Slovakia utilising the standardised WAI tool. This assessment serves as a pivotal foundation for forecasting the development of work ability among employees across different professions as they age, thereby informing proactive interventions to maintain workforce vitality.

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<sup>127</sup> AGE Platform Europe. (2023). Barometer 2023: Empowering older people in the labour market for sustainable and quality working lives. Brussels, Belgium: AGE Platform Europe. Available online [cited May 2, 2024]. Available from: [https://www.age-platform.eu/content/uploads/2023/11/AGE-Barometer-2023\\_vf\\_EN.pdf](https://www.age-platform.eu/content/uploads/2023/11/AGE-Barometer-2023_vf_EN.pdf)

By placing a strong emphasis on age management practices and work ability assessment, Slovakia aims to foster a supportive and conducive environment for its ageing workforce, ensuring sustainable productivity and well-being in the years to come.

**The Occupational Health Service**<sup>128</sup> (hereinafter referred to as "OHS") currently extends to all categories of employees, with employers being legally obligated to provide it. Following the completion of the OHS, employers are required to implement recommendations and warnings outlined in the assessment report provided by the OHS provider. This ensures the maintenance of optimal working conditions and safeguards the lives and health of employees against detrimental factors. The central legal regulation governing the Occupational Health Service is **Act No. 355/2007 Coll.** on the protection, support, and development of public health and amendments to certain acts, and Decree of the Ministry of Health **No. 208/2014 Coll.** It specifies the details, scope, and content of the performance of the Occupational Health Service, the composition of the team of experts performing it, and the requirements for their professional competence.

### Specific cases and examples

**The Institute for Labour and Family Research** published a publication entitled **Safety and health protection at work and risk factors for employees aged 50+**<sup>129</sup>, which provides results of the survey of working conditions and attitudes to active ageing and employment of persons of the generation 50+, which was done in 2013 in enterprises in the scope of the regional labour inspectorates. This document states that: From the point of view of protecting health at work and ensuring its safety, it is important that the difficulty of the work performed by a person is appropriate to his functional capacity and

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<sup>128</sup> Office of Public Health of the Slovak Republic. (2024). Occupational Health Service. Available online [cited May 2, 2024]. Available from: <https://www.uvzsr.sk/web/uvz/pracovna-zdravotna-sluzba-pzs>

<sup>129</sup> Kordošová, M., & Novotný, M. (2013). Risk factors of employees in the age category of 50+: Employment of older individuals in the work process and proposals for measures at the level of selected sectors and enterprises. Research Report No. 2341. Bratislava: Institute for Labour and Family Research. Available online [cited May 2, 2024]. Available from: <https://www.ceit.sk/IVPR/images/IVPR/vyskum/2013/Kordosova/2341.pdf>

work ability/ability. This means, that it does not create an unreasonable load on any part of the human body, which could result in risk or even damage to health. However, it is always necessary to assess a specific person (senior worker) individually, in the context of the demands of the job. This involves evaluating the individual's abilities in relation to the job requirements and their age, the impact of working conditions and the working environment. When addressing the employment of older individuals, it is especially crucial to address the aspect of change:

- in an individual's working life (for example, a change in assignment to a certain position, an unemployed older person starting work), which may cause a higher burden in connection with a "new" job than in a comparable younger worker,
- especially the changes that have generally occurred in recent years in the world of work, for which their impact and influence on managing work tasks and thus also on the health and safety of older workers has not yet been sufficiently explored.

Among them, the following factors represent "**threats**" for this group of employees:

- diversity and complexity of work requirements and methods,
- learning new things and improving personal skills,
- increased importance of cognitive thinking, rational thinking, and decision-making,
- learning new languages and technologies,
- learning new work procedures and skills,
- tighter schedules and increased workload,
- variety of employment contracts/agreements, threat of dismissal and unemployment,
- increasing importance of cognitive demands for work, regardless of employment.

These new trends place increased emphasis and greater demands primarily on the cognitive capacity of the worker, on knowledge of a new kind, and on higher flexibility and faster adaptability.

In 2019, The Institute for Labour and Family Research published a **Survey of activities, obstacles, and interest in work among older jobseekers**<sup>130</sup>, which presents the results of empirical research on a sample of 1,116 jobseekers over the age of 50, registered at employment offices throughout Slovakia. The unemployed over the age of 50 stated the following obstacles to their employment in the labour market:

- lack of proficiency in a foreign language,
- lack of computer skills.,
- disability,
- age over 50 years old.,
- whether he/she is Roma, responses vary,
- gender stereotypes,
- to be away from work for a long time,
- lacks the skills for the job,
- limited education,
- missing experience in the field,
- lack of vacancies in the region,
- missing the necessary acquaintances and contacts,
- possessing a conventionally attractive appearance.

According to older individuals who are unemployed, they believe that the barriers to their employment in the labour market exist externally, rather than being inherent to them. They see it as mainly prejudices – these are obstacles due to old age (89.5% of respondents said yes and rather yes) and gender – 57.5% of women perceive it in that manner. Furthermore, according to them, it is the lack of vacancies in the region (72.2% respectively). The older unemployed also attribute the high degree of their failure in the

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<sup>130</sup> Bednárík, R. (2019). Survey of Activities, Barriers, and Interest in Employment among Older Job Seekers. Research Report. Bratislava: Institute for Labour and Family Research. Available online [cited May 2, 2024]. Available from: [https://ivpr.gov.sk/wp-content/uploads/2019/11/prieskum\\_aktivit\\_prekazok\\_starsich\\_uchadzacov\\_bednarik\\_2019.pdf](https://ivpr.gov.sk/wp-content/uploads/2019/11/prieskum_aktivit_prekazok_starsich_uchadzacov_bednarik_2019.pdf)

labour market to the fact that they do not have the necessary acquaintances and contacts with suitable employers (67.8% of respondents answered, "definitely yes" and "rather yes" together). As for the reasons on the part of the job seeker himself, the older unemployed mention them to a lesser extent: we can conclude that these are "objective" reasons.

Older respondents mostly acknowledge specific gaps in their knowledge – lack of knowledge of foreign languages (together "definitely yes" and "rather yes" 48.8% of them), not being able to work with a PC (44.7% of them), lack of skills for the job offered (42.3% of them) or lack of experience in the field (40.8% of them). Relatively fewer of them declare their general shortcomings – low level of education (35%) or disability (30.2%). 43.2% of respondents stated that they were out of work for a long time as an obstacle to applying on the labour market.

**A comprehensive analysis of the baseline situation in the field of employment of 50+**<sup>131</sup> was carried out as part of the project **Employment of 50+** at the regional level. In this analysis, barriers and limitations were identified in terms of the employability of the 50+ target group:

- Weaker level of command of foreign languages and low motivation to increase this skill,
- Weaker ability to work on a PC, need for training for a larger number of participants,
- Weak ability of assertive communication in most participants (especially in the field of solving conflict situations, argumentation, rather they prefer resigned behaviour),
- Weak ability to manage people and delegate, most lack managerial skills,
- Less proficient in time management, especially prioritisation and delegation,

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<sup>131</sup> Behanovská, M., Gažovičová, T., Hullová, D., et. al. (2019). Comprehensive Analysis of the Initial Situation in the Field of Employment of 50+. Available online [cited May 2, 2024]. Available from: <https://mashnp.sk/downloads/Komplexn%C3%A1%20anal%C3%BDza%20v%C3%BDchodiskov%C3%A9ho%20stavu%20v%20oblasti%20zamestn%C3%A1vania%2050.pdf>.

- Very poor level of presentation skills in most of the participants,
- Participants with primary and secondary education without a high school diploma need support in writing CVs, motivation letters and support in handling contact with HR or directly with a potential employer (how to handle an interview and know how to say what I want, assert myself),
- Minimal readiness and fear of the majority to start their own business (little information, courage...),
- Almost zero willingness of the majority to change their place of residence due to employment (no interest in moving, strong ties),
- A need for power appears to be minimal in the group of participants (motivation to lead and manage people).

According to this publication, the results of scientific research really destigmatize the competencies of people aged 50+. Scientists record significant changes in the level of cognitive functions only from the age of 60 to 65 years. This means that from the point of view of science, it is not appropriate to make a difference in the perception of the cognitive abilities of most people aged 50+ and younger people.

They also state, that from the point of view of selected job applicant competencies, research indicates that abstract thinking, willingness to take risks, flexibility and self-reflection weaken with age. On the contrary, creative thinking, breakthrough, perseverance, communication, presentation skills, problem solving, leading and motivating people, readiness to work in a team, independence, orientation to expertise, IT and foreign languages should not weaken with age.

In 2022, **the Institute for Public Issues published the publication Older People Among Us**<sup>132</sup>, which deals with the issues of the **position of older people in our society**. It takes a comprehensive look at this population group and reveals the fact, that in

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<sup>132</sup> Bútorová, Z., et al. (2022). Older People Among Us. Where We Are, Where We Are Heading. Bratislava: Institute for Public Affairs. ISBN: 978-80-8287-002-5. Available online [cited May 2, 2024]. Available from: [https://www.ivo.sk/buxus/docs/publikacie/subory/Starsi\\_ludia\\_medzi\\_nami\\_2022.pdf](https://www.ivo.sk/buxus/docs/publikacie/subory/Starsi_ludia_medzi_nami_2022.pdf).

Slovakia we perceive older age in a stereotypical and homogenising way, even though it is a period of life that spans several decades. The document explores the concept of active ageing, presenting both statistical and qualitative findings regarding its significance for our society. It provides a critical reflection on this issue. The active ageing stems from the recognition, that as the average lifespan increases, there is a growing need to better utilize the experiential, intellectual, emotional, and broader societal potential of older people. It emphasises that this potential should be developed not only during youth but also throughout subsequent phases of the life cycle. Older individuals should continue engaging in diverse socially useful activities for as long as possible and to remain independent and healthy. The concept of active aging is based on the established understanding, that actively involving older people in society is not only a necessary condition for coping with the consequences of population ageing but also beneficial for the older individuals themselves. The document raises reflection, which helps understand it in its complexity.

Even though the Slovak legislation excludes discrimination, employers give priority to younger workers. Therefore, from 2015 to 2018, the national project **“Chceme byť aktívni na trhu práce (50+)” - (We want to be active on the Labour Market (50+))**<sup>133</sup> was implemented and financed through the European Social Funds. The aim of the project was to improve the position of disadvantaged jobseekers of citizens over 50 years of age, increase their employability and employment. The national project aimed to support this group of jobseekers for integration into the labour market. Project was implemented by Office Labour, Social Affairs and Family.

In response to the challenges and opportunities presented by digital transformation, **DIGICROSSGEN**<sup>134</sup> (Projekt APVV 19-0581 – “Medzigeneračné podnikanie v dobe

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<sup>133</sup> Central Office of Labour, Social Affairs and Family. (2015). We Want to Be Active in the Labour Market (50+). Available online [cited May 2, 2024]. Available from:

[https://www.upsvr.gov.sk/buxus/docs/SESEF/Opis\\_NP\\_Chceme\\_byt\\_aktivni\\_na\\_TP\\_1.pdf](https://www.upsvr.gov.sk/buxus/docs/SESEF/Opis_NP_Chceme_byt_aktivni_na_TP_1.pdf)

<sup>134</sup> Diggicrossgen. (2022). About the Project. Available online [cited May 2, 2024]. Available from: <https://diggicrossgen.fmuk.eu/o-stranke/>

digitalizácie: pragmatický prístup” = “Intergenerational Entrepreneurship in the Era of Digitalization: A Pragmatic Approach”) aims to pioneer an innovative approach: intergenerational business in the age of digitalisation. By fostering collaboration between different age groups, this project seeks to leverage the strengths of each generation while facilitating the transfer of knowledge and skills. At its core, DIGICROSGEN aims to develop a conceptual model for intergenerational business in Slovakia, recognising digitalization not only as a significant trend but also as a potential enabler for this collaborative endeavour.

A European Erasmus+ project called **The Inspirer Project**<sup>135</sup> aims to promote equality and diversity in the workplace through innovative and integrated approaches for companies employing both younger and older generations. Inspirer provides the necessary tools to eliminate age discrimination and segregation in the workplace and to create positive and inclusive working environments for older generations. The results, the above-mentioned tools, for companies, organisations, managers, and employees, are training courses on intergenerational workplace culture. Aimed at managers dealing with cross-generational teams and HR managers. The "**360-degree tool for assessing multigenerational workplace culture**" offers a comprehensive method for evaluating a company's culture and implementing intergenerational or reverse-age mentorship in digital technologies. It serves as both a platform and guide for integrating reverse mentoring into a company or organisation.

Introducing the **educational program Advisor of Age management**, accredited by MINEDU, developed under the international Erasmus+ project "Age management Uptake"<sup>136</sup> with the goal of introducing participants to the basic principles of age management, its tools, targets, possibilities of implementation and Work Ability Index

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<sup>135</sup> Project INSPIRER. (2024). About Us. Available online [cited May 2, 2024]. Available from: <https://inclusiveworkplace.eu/about-us/>

<sup>136</sup> AIVD. (2024). Age Management Uptake. Available online [cited May 2, 2024]. Available from: <https://aivd.sk/age-management-uptake/>

measurement. A huge benefit of this activity is preparing future experts highly knowledgeable in the areas of age management and work ability.

**The project Age management uptake** provides education professionals, human resources managers, and policymakers with a curriculum on age management, enabling them to acquire relevant knowledge and skills. This will help to expand and develop their competencies, empowering them to become advisors in the field of age management<sup>137</sup>.

Another interesting internationally acclaimed educational program aimed at improving career management, motivation, and mental well-being of employees in Slovakia and the Czech Republic is called "**PROFESNÍ SENIORITA® – Towards Successful Seniority**"<sup>138</sup> is a Topics of the educational program:

- A satisfied employee = a productive employee,
- Reduced employee turnover = cost reduction,
- Supporting employees leads to better quality of their work,
- Enhanced motivation for employees to engage in lifelong learning,
- Prevention of employee burnout syndrome and depression,
- Extension and enhancement of professional life/prevention of early retirement of highly skilled employees,
- Active employee approach to changes brought by INDUSTRY 4.0,
- Utilization of the high potential of age diversity in the workplace Towards successful seniority.

Authorised companies offering this educational program are: Aptet n.o, DM drogerie markt, s.r.o., Slovak Association of Age management and University of Žilina.

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<sup>137</sup> Luducrafts. (2019). What is this project about? Available online [cited May 2, 2024]. Available from: <https://invisiblewave.eu/sk/o-projekte/>

<sup>138</sup> Aptet. (2024). PROFESNÍ SENIORITA® – Towards Successful Professional Seniority. Available online [cited May 2, 2024]. Available from: <https://www.aptet.sk/vzdelavanie-a-poradenstvo/profesni-seniorita/>

## 55+ employment challenges

AIVD is a member of the European Association and is involved in international projects. Although a focus is on Slovakia, AIVD strive to learn from good examples abroad. In the interview, the respondent emphasised the difference between the Slovak model of education from the approach in Finland, Estonia, and Austria as well. During the interview, highlighted that **significant progress influenced by technological innovations is occurring in the field of education in general**. New technologies, like artificial intelligence and machine learning, are reshaping the methods people use to approach learning and gather information. **However, it was also noted, that in the Slovak context, there is still a lot of work to be done, particularly in adult education**. This observation underscores the need for targeted efforts and initiatives to modernise and improve adult education programs, ensuring they are aligned with contemporary technological advancements and educational methodology.

**It is also necessary to emphasise and give greater attention to the significance of lifelong learning and the development of skills** in Slovakia. When comparing Slovakia to other countries, **significant disparities are primarily observed in funding allocation and the duration of educational courses**. There is also a need to build educational capacities and a systematic approach to adult education in Slovakia. Respondent also **mentioned the importance of the new adult education law, which should support such activities**.

Systemic measures need to be implemented **in financing adult education**, as well. Participants of the interview mentioned that the Austrian education system has a specific system for financing adult education, which is different from Slovakia. Austria has various types of funding that allow greater accessibility to adult education. Conversely, in Slovakia, most people **must finance their education from their own source, or if their company pays for it instead of them**. It was emphasised, that Slovakia lacks support for the

education system, and therefore **individually allocated education accounts would help them.**

According to respondents, Slovakia is **missing approaches to ensuring the quality of adult education.** Respondent from AIVD highlighted Estonia's information system, which allows to monitor the development of education and to identify areas for improvement. In contrast, **Slovakia's quality assurance system is fragmented among several accreditation commissions with different rules and criteria, leading to inefficiency.** The respondent proposed the creation of a unified quality assurance system, which would be cross-sectoral and include various areas of adult education. As a positive example, he mentioned the existence of a unified information system in Estonia, which allows for monitoring the development of education and identifying areas for improvement.

The growing presence of older individuals in the labour market has prompted discussions about the need to develop specific guidelines aimed at providing physical assistance to this demographic. For example, the Employment Services Act allows individuals with disabilities, who wish to work, to receive **assistance allowances.** Employers are considering customised job roles for older individuals, which may include accommodations such as larger keyboards or mobile devices.

Regarding unique labour market aspects, respondents also noted **a high proportion of physically demanding sectors.** There are sectoral differences, in which employees are employed. In some sectors, there are more older workers. Typical occupations, where older people are commonly found, might include public administration, education, healthcare, and agriculture. Railways are also confronted with challenges in recruiting employees, given our data indicating a significant proportion of older workers. But for example, in the industrial automotive sector you don't have older workers, at least not in production. The industry often operates on a model, where employees work for a limited duration (typically around five years) before transitioning out of the workforce.

**The most significant challenges faced by employees over 55 years old include competence in technology, health problems, and motivation.**

Surveys indicate that older employees often do not actively seek **to enhance their competencies or cultivate new skills**. However, they **are highly loyal**. They are also less demanding in terms of salary because they are typically not going through stages like mortgages or loans anymore. This does not affect the older generation as much. They prioritise remaining in the workforce, and income is not as crucial to them.

In recent years, language barriers (the ability to speak foreign languages) have been less of an issue, but previously it was evident, especially in businesses with international components, where communication skills in languages like German or English were required. While the younger generation now typically has no problem with this, older individuals may still struggle.

**Specific labour market policies and measures can have varying impacts on the employment of individuals over 55 years old.** Regarding the solution for the unemployed, there is a whole article that designates those aged 55+ as disadvantaged and gives them priority when someone wants to offer a job position. Employment offices used to specifically announce projects to support the employment of older individuals, but it seems that it didn't work out well for them. There was a project for employing disadvantaged individuals as well.

It was mentioned that it is important to pay attention to age management and **to support effort of older individuals to expand their skills**. In businesses undergoing production changes, older workers are often required to adapt more significantly. The same is true for healthily disadvantaged people, in a case where there is no support - it does not work.

Demographic and economic trends indicate a breakthrough era, where they meet the shortage of qualified workers in various industries. The greatest shortage is evident in the

IT sector and healthcare. These industries require many more professionals than a few years ago. Many positions have changed or been replaced by automation and artificial intelligence. Given the increasing age of employees over 55, their future employment will depend on their **ability to adapt to new requirements and technological changes.**

Overall, the transportation sector is grappling with an ageing workforce and with challenges in recruiting younger talent from vocational schools. The average age of employees at Railways of SR and Cargo Transport Companies exceeds 55 years, highlighting the prevalence of older workers within these organisations. Efforts are underway to retain these seasoned employees, who frequently encounter discrimination during recruitment processes across various sectors. **Adaptation measures, intergenerational cooperation specifically mentoring are being employed to address these issues.** Flexible work arrangements are only sporadically addressed, largely, due to the nature of the work itself. Many employees at Railways Cargo Slovakia are aged 55 and above. Cargo has recruitment tactics including stabilisation and recruitment benefits, available to all regardless of age. However, there is a shortage of graduates from vocational schools, leading to difficulties in recruitment. Legislative changes in qualification requirements have enabled greater flexibility in job roles, with individuals from diverse backgrounds, such as chefs, being able to undergo training to become train drivers within a span of 12 to 13 months.

Considering demographic trends, it will continue to be necessary to employ older people. Measures to address these challenges include providing incentives for older employees to remain in the workforce rather than opting for early retirement. If they continue working after reaching retirement age, they receive additional financial incentives alongside their regular salary. Recognise the experience and skills of older employees, while acknowledging potential drawbacks such as f. e. fatigue. In operational professions, experience is highly valued. Cargo also regularly employs retirees – former employees, on contracts (part-time job) - especially in locations with lower activity of transportation.

However, retirees also must meet all criteria - including health check-ups. **Intergenerational cooperation is encouraged through mentoring programs and adaptation initiatives for younger colleagues, which are rewarded.** Psychological counselling and support services (including yoga and exercise) are available, along with remote work options for administrative staff, even though in limited numbers. Some administrative positions require on-site presence in the stations. Therefore, home offices are not as common in transport companies.

Initially, older employees tend to reject **new technologies**. They were provided with tablets, enabling them to perform administrative tasks electronically. At first, they faced challenges with this transition, but eventually embraced it. **Resistance to change and to new technologies is a common occurrence of employees of 55+.** In the past, older employees often resisted hiring graduates from non-vocational schools, questioning their ability to repair machines. However, as technology has advanced, such skills have become less essential.

**Challenges faced by employees aged 55+ are mainly fatigue** – this is the primary issue, along with inflexibility - for instance, there were difficulties with electronic pay slips, and there is a challenge in accepting and adapting to new technologies. Employees struggle to adapt, but with sufficient explanation and training, they eventually accept the change. For improvement of technological skills for employees aged 50+ were conducted training sessions.

**The implementation of shortened work intervals** is viewed as problematic within the transport sector, as only a few individuals are on part-time contracts. This poses complications due to the scarcity of human resources and the associated financial costs. Certain positions have reduced working hours.

**Measures and employee training are implemented for all age groups. Technological changes, automation, and robotics are impacting the sector,** so it's expected that

fewer human resources will be needed in certain areas in the future. **Accumulating professions is also a solution. The need for accumulating professions already exists and will continue to grow.**

Expansion of railways is planned, driven by the increasing demand for environmentally friendly transportation. It's not expected that human resources will be recruited from third countries or abroad. There are positions, where Vietnamese or Ukrainian workers are employed, but not all positions can accommodate them since they have language barriers. **Certainly, measures will need to be put in place for employing older people.**

**AIVD** focuses on promoting the quality of adult education. The organisation actively engages in lobbying for recognition of the adult education sector in legislation, as well as advocating for financial instruments to support education. They also emphasise efforts to create a registry of verified institutions for individual educational accounts.

Regarding age management, AIVD proposed a qualification standard for age management and developed **the occupational standard "Age Management Advisor"**, which was subsequently accredited. Among its endeavours, it offers specialized courses like the "Age Management Advisor," catering to HR professionals and managers seeking to deepen their understanding of age management principles and implementation strategies. This course exemplifies the AIVD's commitment to fostering excellence in managing age-diverse workforces, thus contributing to more inclusive and effective workplace environments. AIVD also collaborates with the ministry on projects aimed at introducing age management into companies, focusing on specialised training for HR professionals and managers of labour offices. Their goal is to prepare them for project management and effectively implement age management practices.

In the past, some companies only conducted intergenerational education as part of projects funded by public or European sources. However, this approach was not entirely effective in fully integrating age management into corporate structures. Therefore,

companies need to focus on other forms of employee education and age management, not just through funded projects. The respondent highlighted the importance of an integrated approach to age management, which includes not only intergenerational education, but also other initiatives and measures aimed at improving the work environment for people of different ages.

Initially, age management may be perceived as solely concerning seniors, but it essentially encompasses individuals transitioning from school to employment and how age management principles apply to them.

MPSVaR SR published a document, about **managing older workers regarding their optimal transition into retirement**, or the period from when they age to how they are accounted for and the various roles they can hold in the company. The document contains recommendations and different instructions on how to help them. According to respondent from **Institute for Labour and Family Research – Age management** is a lively European topic. Several empirical studies were conducted in Slovakia, including a 2019 survey on the socio-economic situation of seniors. These studies, focused on the labour market position and challenges, faced by older individuals. Notably, one survey targeted retired individuals, while another focused on older unemployed individuals. There was also research conducted about older unemployed people 55+.

Respondent from **The Slovak Chamber of Commerce and Industry** (hereinafter referred to as “SCCI”), mentioned that individuals aged 55 and above are not specifically identified as a special group. Some NGOs focus on age management, but they also address topics such as women on maternity leave and returning to work after maternity. As for the Age management strategy, the respondent mentioned (in the interview), that they do not have information about it. Regarding legal frameworks concerning age, there are no legislative frameworks with age restrictions. However, government and public administration have age restrictions, as do railways, but the private sector does not.

Certain areas within age management could benefit from improvement, particularly in addressing the needs of individuals aged 55 and above. Specifically, there appears to be a lack of initiatives tailored to this demographic. Respondent believed, **that supporting this demographic could be beneficial due to their wealth of experience and the potential they bring to teams.**

Furthermore, respondent did not have information provided regarding support for employing people aged 55+. And it's unclear, if there are initiatives in place to assist disadvantaged applicants with no confirmation, that Chamber members utilise such support. Lastly, SCCI has not addressed age management with its members in the past. SCCI primarily focuses on various initiatives and legislative matters in business and other sectors. Challenges around the ageing population, also known as the "Silver economy", include the impending shortage of the labour force. Companies are increasingly focusing on attracting younger generations, potentially overlooking the valuable contributions of individuals aged 55 and above, who bring stability and extensive experience to the workforce. It is essential to implement initiatives, that motivate older workers to remain in the workforce and fully utilize their skills and expertise.

The measurements around early retirement implemented by the Slovak government were deemed counterproductive. People should have the option to remain in the workforce even after reaching retirement age, perhaps in different capacities. They can bring many positives to a company.

**Considering challenges in employing individuals aged 55 and above**, particularly regarding health situations, attitudes, and motivation, this issue has not been addressed. It is crucial to adopt more individualised approach to these individuals and to reach a mutual agreement. While health issues may arise with age, they typically do not face challenges related to childcare or caring for their parents. From various perspectives, this

demographic is stable. Therefore, it would be beneficial to consider offering benefits in healthcare, such as supplementary health services.

Respondent had no information about specifically targeted programmes for this category. Companies have vouchers for relaxation, fitness culture, multi-day stays for employees - and recovery for physically demanding professions. Surely this kind of programme makes sense for this group.

Skill development for individuals aged 55 and above remains a challenge, as there are no courses specifically tailored for this group. The rapid pace of technological advancements, including the emergence of AI, further complicates matters for this demographic. It is imperative to explore methods to ensure, that this age group stays current and maintains their competences.

Inclusion and age diversity programs are not widely known in Slovak companies. These initiatives are predominantly observed in foreign companies. Regarding gender issues, women working in the chamber have equal conditions to men. In Chamber they are not aware of any differences in conditions or salaries; they are the same for both genders.

Older employees typically occupy higher positions, and younger ones are expected to acquire knowledge from their more experienced counterparts; this transfer should occur naturally. However, respondent was not aware of a formalised system for transferring experience from older to younger employees; it's left to individual companies to establish such a system. Additionally, top management should not hesitate to share information.

The approach to employees nearing retirement lacks measures from the employer's perspective. There is no preparation in place. Respondent believes, that reducing performance standards for older employees is not ideal. It's important to maintain the quality and efficiency of work regardless of age. However, there are alternative approaches that can be considered to support employees in physically demanding roles,

such as providing health benefits, ergonomic workplace adjustments or flexible work arrangements. These measures can help older employees to contribute continuously and effectively while maintaining their health and well-being. Additionally, job sharing for physically demanding positions (such as craftsman's work) is an option worth considering. This approach allows for the workload to be divided between two or more employees, reducing the strain on each individual while ensuring that tasks are completed efficiently.

**It is crucial to prioritise the health support of employees regardless of their age.**

This approach promotes a positive workplace culture and ensures the well-being of all workers. However, making health support mandatory may not be the most effective strategy, as it could lead to resistance or pushback from employees. Instead, companies should strive to create a supportive environment where employees feel encouraged to prioritize their health and well-being voluntarily. This is particularly important in the context of labour shortages, as maintaining a healthy and motivated workforce is essential for business sustainability and success.

People aged 55 and above generally don't have issues with going to work. This demographic is often able to focus on their work and may not require special accommodations. However, if older individuals are interested in utilising flexible work arrangements, they should be encouraged to do so. On the other hand, if a significant percentage of older workers struggle to accept flexible work options, particularly in adapting to new technologies, additional support and training may be necessary.

In summary, individuals aged 55 and above are not categorised as a specific group. They generally exhibit a reluctance towards adopting new technologies, preferring instead established systems, and find satisfaction in their work routine. However, health remains a significant concern throughout their professional lives. It's important to focus on this demographic and define where they fit within the company. Each team should ideally comprise both young, innovative individuals and older, more experienced workers who

think rationally. This diversity is crucial for the strategic development of the company. Older workers tend to be more stable employees. However, their effectiveness may vary depending on the position and their physical condition, particularly in trades or crafts.

**The Transport Company of the City of Košice**, (hereinafter referred to as "DPMK"), monitors the analysis of age structure, and nearly 30% are aged 55 and above, which indicates there will be the need for rejuvenation. It's anticipated that those employees will retire. When it comes to income, experience, and qualifications, not age, are considered. DPMK does not distinguish employees by age, there are no specific advantages or disadvantages. They did not utilise any support mechanisms for employing older workers, nor did they register or deal with such matters. In the reward system, they have an age bonus for years worked, with rewards increasing every five years.

They pay great attention to skills development. Especially for new types of trams, buses employee needs to be retrained. New technologies are introduced, necessitating the retraining of maintenance workers. They acquire certification and subsequently impart their knowledge to other employees through training sessions. Older employees, due to their extensive experience, are familiar with the composition of vehicles. They tend to grasp new knowledge faster during training sessions. There is currently no active transfer of experience occurring between older and younger employees.

DPMK has an internal directive for the training of new employees. They have an education plan that includes legally required training and supplementary sessions. Each organisational unit is responsible for overseeing this plan. Training sessions are conducted using basic forms, and new hires are trained by supervisors or colleagues. Importantly, there is no age limit for participation in these training programs.

There are positions where one employee, upon reaching retirement age, passes on their experience and responsibilities to a new employee. To maintain qualifications and stay updated on legislative changes, departments set requirements for education. They have

own driving school and training centre, where they conduct their own qualification courses. DPMK has its own auditors, an environmental expert, and a firefighter, ensuring expertise in various. They do not have internal experts (e.g., for forklift operation, welding), they organise external training. Training is provided equally to all employees regardless of age, reflecting a non-discriminatory approach within our workforce structure. **Age is not a factor considered in training or the overall composition of workforce.** DPMK does not anticipate that demographic trends will pose a problem during the transition to retirement as we have already undergone rejuvenation. 5% of employees have opted for early retirement – which was deemed counterproductive.

Health support includes recuperative, and rehabilitation stays funded by the social fund. 50% of the costs are covered by the social fund, and employees also utilise recreational vouchers and the multisport card. Additionally, we have our own recreational facilities, such as a chalet where employees can relax.

The workplace concept is unfamiliar to DPMK. DPMK allows adjustments to working hours for mothers, including flexible working hours from 6:00 to 8:00 in the morning and from 14:00 to 16:00 in the afternoon. Administrative staff make up 15% of our workforce. The home office is only applicable in specific cases and is used sparingly. Older employees show more interest in home office and hybrid work arrangements.

Regular medical check-ups for employees include age-specific screenings, as well as psychological assessments. These check-ups are mandatory for those working night shifts and various other professions. In addition to legal requirements, we also demand specific examinations, for instance, for employees working night shifts or operating forklifts. Employees also undergo medical check-ups during extraordinary events. Medical check-ups are also tailored according to age.

Retired employees aid assistance and coverage due to their experiences.

## Evaluation of the effectiveness 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 NPAS and the necessity of maintaining high standards in educational programs focused on age management. Certification in this domain emerges as a crucial aspect in ensuring quality and adherence to established standards. Acknowledging successful initiatives in this area is also crucial. For instance, initiatives such as **the Age Management Award** commend companies for their dedication and accomplishments in fostering active ageing. Moreover, the respondent highlighted the contributions of the SAAMS in fostering conducive environments and favourable conditions for diverse organisations. Such recognition and support are instrumental in advancing age management practices effectively.

Despite the presence of numerous educational programs in Slovakia, 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, initially viewed sceptically, have proven to be successful and attractive to the target group.

Research on **the educational needs of adults**, especially those aged 55 and above, is lacking. Additionally, there is a specific absence of study focusing on this age group's educational requirements.

## 3.10. Bosnia and Herzegovina

### Introduction

Interest in the study of ageing and old age has recently been on the rise, which is certainly a reflection of obvious demographic changes and projections - demographic global ageing and life expectancy extension.

The decrease in mortality and declining fertility led to a decrease in the number of children and an increase in the number of elderly people in the total world population. The proportion of elderly people (60+ years) increased from 9.2% in 1990 to 11.7% in 2013. According to UN forecasts, at the global level, the number of elderly people will reach 21.1% by 2050. The number of people over 80 is also increasing. The expected increase in the share of 80-year-olds is from 14% in 2013 to 19% in 2050. (UNDESA, 2013).<sup>139</sup> The share of women is higher in the elderly population. A comparison of data in the period from 2010 to 2015 shows that women live 4.4 years longer than men on average. (UNDESA, 2015)<sup>140</sup>

The life span is extended. According to data from the World Health Organisation, in the period from 2000 to 2015, life expectancy globally increased by 5.5 years.<sup>1</sup> In the period 2010-2015. years, life expectancy was 78.6 years in developed countries and 68.1 years in developing countries. Demographic estimates show that in the period from 2045 to 2050, life expectancy will reach 83 years in more developed countries and 75 years in less developed regions. (HelpAge International, 2014)<sup>141</sup>

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<sup>139</sup> UNDESA/ United Nations, Department of Economic and Social Affairs, Population Division, (2013.). World Population Ageing 2013. ST/ESA/ SER.A/348.

<sup>140</sup> UNDESA/ United Nations, Department of Economic and Social Affairs, Population Division, (2015.). World Population Ageing 2015. (ST/ESA/ SER.A/390)

<sup>141</sup> HelpAge International, (2014.). Global AgeWatch Indeks – GAWI. London: HelpAge International

Graph no. 21: Unemployment rate, 2011- 2019



1. Unemployment rate by gender and age group, FBiH, 2011-2019<sup>142</sup>

Bosnia and Herzegovina is also facing significant demographic changes and an ageing population. According to the last population census from 2013, the share of the elderly in the BiH population has doubled compared to the situation in 1991 (from 6.5% to 14.2%).

The share of children under the age of 15 is almost equal to the share of the population aged 65 and over in the total population – 15.4% of children and 14.2% of the elderly. (Emirhafizović and Zolić, 2017)<sup>143</sup>

According to EUROSTAT data for 2015, the share of young people (ages 0-14) in Bosnia and Herzegovina is on average for the EU28 countries, while the share of old people aged 65 and over is less than two percent above the average. By 2050, the share<sup>144</sup> of young people (0-14) in Bosnia and Herzegovina will decrease by an additional 4% compared to 2013, while the share of the elderly (60+ years old), who will represent more than a third

<sup>142</sup>[https://parlamentfbih.gov.ba/v2/userfiles/file/Materijali%20u%20proceduri\\_2021/Prijedlog%20Strategije%20zapo%C5%A1ljavanja%20u%20Federaciji%20BiH%20-%20bosanski%20jezik.pdf](https://parlamentfbih.gov.ba/v2/userfiles/file/Materijali%20u%20proceduri_2021/Prijedlog%20Strategije%20zapo%C5%A1ljavanja%20u%20Federaciji%20BiH%20-%20bosanski%20jezik.pdf) )

<sup>143</sup> Emirhafizović, M. i Zolić, H. (2017.). Dobna struktura i reprodukcija stanovništva Bosne i Hercegovine. U. Cvitković, I. (ur.), Demografske i etničke promjene u BiH / urednik. Sarajevo: Akademija nauka i umjetnosti Bosne i Hercegovine, 2017., 160. str.

<sup>144</sup>[https://www.who.int/gho/mortality\\_burden\\_disease/life\\_tables/situation\\_trends\\_text/en/](https://www.who.int/gho/mortality_burden_disease/life_tables/situation_trends_text/en/)

of the population (40.5%), will increase significantly. (UN, 2015).<sup>145</sup> With the extension of life expectancy, the share of the elderly population will also increase (Emirhafizović and Zolić, 2017).<sup>146</sup>

According to the analysis of the BiH Agency for Statistics (2018),<sup>147</sup> the estimated life expectancy at birth for the population of BiH is 76.9 years (74.4 years for men and 79.4 years for women). Life expectancy at the age of 65 for BiH is 17.41 for women and 15 for men. It has become increasingly evident that human lifespans are extending, leading to longer journeys towards the end of life. However, it is equally apparent that the world is confronting significant global challenges. A century ago, individuals over the age of 70 were uncommon, and societies, irrespective of their level of development, lacked the opportunity to gain practice or experience in addressing the challenges associated with demographic ageing and old age. On the one hand, the increase in the share of the elderly in the entire population and the extension of life expectancy represent the successes of civilization, that is, they are the result of civilizational development and progress, and on the other hand, great challenges, because demographic changes have multiple socioeconomic implications.

Demographic changes are reflected at all levels and affect all aspects of life – the individual, family, community and society in general, which requires not only individual adjustments, but also adjustments of the entire system and society. Establishing social cohesion of society, respecting the rule of law, preventing non-discrimination, establishing intergenerational solidarity, adapting the economy to the labour market, ensuring secure incomes, adapting social and health services, etc., are just some of the challenges. What is perhaps the most important to begin with, in order to start with all the mentioned and

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<sup>145</sup> UNITED NATIONS (2015.). World Population Ageing [highlights], United Nations, New York Van Groenou, M.B. &

<sup>146</sup> Emirhafizović, M. i Zolić, H. (2017.). Dobna struktura i reprodukcija stanovništva Bosne i Hercegovine. U. Cvitković, I. (ur.), Demografske i etničke promjene u BiH / urednik. Sarajevo: Akademija nauka i umjetnosti Bosne i Hercegovine, 2017., 160. str.

<sup>147</sup> Agencija za statistiku Bosne i Hercegovine (2018.). Žene i muškarci u BiH. Tematski bilten Thematic Bulletin 3, Sarajevo, Bosna i Hercegovina

other necessary adjustments, is to change awareness and views on aging and old age and to eliminate prejudices in society, because their presence cannot ensure respect for human rights and the realization of the potential represented by the elderly persons. (UNFPA, 2012)<sup>148</sup>

Linear and one-dimensional views on ageing and old age and the understanding of old age only from a biological and medical perspective, which see old age primarily as a period of decline or deterioration of functions, addiction and disease (Green, 2010),<sup>149</sup> today cannot contribute to adequate responses of society, and that they don't keep up with the fact that today we live longer, that it can be influenced and that we can adapt to the changes that life brings with it. Likewise, viewing the elderly mainly as a group that represents an attack on the pension or health system, and exclusively as passive recipients of aid and goods and as someone who cannot, or who is not expected to contribute to the development of society and the shaping of his life, it can only deprive society of the resource that the elderly represent. At the same time, such views can lead to discrimination and their social exclusion, which, again, can reflect on their quality of life, but also on the social cohesion of society.

Ageing in the 21st century differs from that of the 19th and 20th centuries. Addressing issues faced by the elderly helps solve our own problems, as we age daily, and political solutions are often slow. If we want to live peacefully and with dignity, we have to face the problems that today's elderly people face. Population ageing is a global trend and requires urgent action, in which all segments of society should be involved.

Ageing is not a "tsunami" that comes quickly and disappears leaving nothing behind, and it certainly does not represent an obstacle to social and economic development, but a

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<sup>148</sup> UNFPA & HelpAge International, (2012). Ageing in the Twenty-First Century. A Celebration and a Challenge,

United Nations Population Fund (UNFPA). New York. HelpAge International. London

<sup>149</sup> Green, L. (2010.). Understanding the Life Course: Sociological and Psychological Perspectives. 1st edition, Cambridge: Polity Press

multidimensional process that sets a new context for policies in the coming decades. (European Commission, 2014)<sup>150</sup>

The basis of all actions, responses and the creation of adequate policies are a good insight into demographic trends, the position of the elderly in society and an understanding of the concept of social inclusion, which enables the position of the elderly to be seen in various aspects of social participation, meeting needs and achieving quality lifestyles.

## **Main (policy) actors**

### **Public Employment Services:**

- *The Federal Employment Institute (Federalni zavod za zapošljavanje)*<sup>151</sup> and the *Employment Bureau of Republika Srpska (Zavod za zapošljavanje Republike Srpske)*<sup>152</sup> offer programs and initiatives aimed at supporting older workers, including retraining and job placement services.
- *The Ministry of Labor and Social Policy*<sup>153</sup> - oversees policies and programs related to employment and social welfare, including initiatives specifically designed for older employees.
- *The Chambers of Commerce*: entities like the Foreign Trade Chamber of Bosnia and Herzegovina (VTK BiH)<sup>154</sup> and local chambers of commerce often run programs to support businesses in managing an aging workforce, providing training, and promoting age-friendly workplace practices.

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<sup>150</sup> European Commission (2014.). Population ageing in Europe, Facts, implication and policies. Luxembourg, Brussel: European Commission

<sup>151</sup> <https://www.fzzz.ba/>

<sup>152</sup> <http://www.zzrs.org/>

<sup>153</sup> <https://fmrsp.gov.ba/>

<sup>154</sup> <https://komorabih.ba/>

- Non-Governmental Organisations (NGOs) – the Centre for Promotion of Civil Society (CPCD)<sup>155</sup> and others may offer programs and advocacy for the rights and support of older workers.

## Strategies and action plans

Bosnia and Herzegovina have recognised the importance of addressing the needs of an ageing population, and several initiatives and action plans have been developed to tackle these issues. Key action plans and strategies include:

- **Strategija o unapređenju položaja starijih osoba 2018 - 2027**<sup>156</sup> (*Strategy for Improving the Status of Older Persons 2018 - 2027*), focuses on enhancing the quality of life and overall well-being of older adults in Bosnia and Herzegovina. It includes various measures to address the challenges faced by the elderly population, including:
  1. Healthcare improvement:
    - Enhancing access to healthcare services tailored for older adults.
    - Improving geriatric care facilities and training healthcare professionals in geriatric care.
  2. Social protection:
    - Ensuring that social protection systems are robust and adequately funded to support older adults.
    - Providing financial assistance and social services to those in need.
  3. Active ageing:
    - Promoting the concept of active aging, encouraging older adults to remain active in their communities.
    - Creating opportunities for lifelong learning and social engagement.

<sup>155</sup> <https://www.mott.org/grants/200600113-01/>

<sup>156</sup> <https://fmrsp.gov.ba/wp-content/uploads/old/stories/Strategija%20o%20unapreenju%20poloaja%20starijih%20osoba%20-%20juli%202018.docx>

4. Employment support:
    - Implementing programs to support the employment of older adults, including retraining and flexible working arrangements.
    - Encouraging businesses to adopt age-friendly workplace practices.
  5. Housing and living conditions:
    - Improving housing conditions for older adults, including support for home adaptations to meet their needs.
    - Increasing the availability of assisted living and nursing home facilities.
  6. Legal and institutional framework:
    - Strengthening the legal framework to protect the rights of older adults.
    - Establishing and supporting institutions dedicated to addressing the needs of the elderly.
- **Strategija socijalnog uključivanja Federacije Bosne i Hercegovine za period 2021-2027**<sup>157</sup> (Social Inclusion Strategy of the Federation of Bosnia and Herzegovina for the period 2021-2027). This strategy aims to promote social inclusion and reduce poverty and social exclusion among all vulnerable groups, including older adults. Key components of the strategy include:
    1. Inclusive policies:
      - Developing and implementing policies that promote social inclusion across various sectors, such as education, employment, healthcare, and social services.
      - Ensuring that these policies are aligned with European Union standards and best practices.
    2. Employment and economic opportunities:

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157

<https://www.unicef.org/bih/media/6491/file/Strategija%20socijalnog%20uklju%C4%8Divanja%20Federacije%20Bosne%20i%20Hercegovine%20za%20period%202021-2027.pdf>

- Creating programs to increase employment opportunities for vulnerable groups, including older adults.
  - Providing vocational training, skill development, and support for entrepreneurship.
3. Education and Lifelong Learning:
- Promoting lifelong learning opportunities to enhance skills and employability.
  - Ensuring access to education for all age groups, including older adults.
4. Healthcare and social services:
- Improving access to healthcare and social services for vulnerable populations.
  - Enhancing the quality and availability of services to ensure they meet the needs of all individuals.
5. Community development and participation:
- Encouraging community development initiatives that foster social inclusion.
  - Promoting active participation in community life and decision-making processes.
6. Housing and living standards:
- Improving housing conditions and living standards for vulnerable groups.
  - Providing support for affordable and accessible housing solutions.
7. Monitoring and evaluation:
- Establishing mechanisms to monitor and evaluate the effectiveness of social inclusion policies and programs.
  - Using data and feedback to continuously improve and adapt strategies to better meet the needs of vulnerable populations.

These strategies represent comprehensive approaches to addressing the needs and improving the status of older adults and other vulnerable groups in Bosnia and

Herzegovina, focusing on health, social protection, employment, education, and overall social inclusion.

## **55+ Employment challenges**

Bosnia and Herzegovina is experiencing an ageing population, with a growing proportion of individuals aged 55 and above. Economic challenges, including high unemployment rates and a shifting labour market, significantly impact older workers.

The labour market in Bosnia and Herzegovina is characterised by a high level of informality, limited job opportunities for older workers, and cultural attitudes that may undervalue the contributions of older employees. There is a strong emphasis on family support structures, influencing the work-life balance of older adults.

Rapid technological advancements demand ongoing learning and adaptation, which can be challenging for older workers unfamiliar with digital tools. Age-related health issues may impact productivity and attendance. Decreased motivation can stem from perceived lack of career advancement and recognition. Challenges differ by sector: manual labour industries face physical limitations, while service industries struggle with adopting new technologies. Stakeholders highlighted the need for more comprehensive policies addressing retraining and lifelong learning for older workers. There is also a need for better healthcare support and incentives for companies to hire older employees.

Existing policies are seen as insufficient and not effectively tailored to the diverse needs of the aging workforce. There is a consensus on the need for stronger enforcement and more targeted initiatives.

## **Age management strategies**

Some organisations have implemented age management strategies, such as flexible working hours, health programs, and mentorship schemes. However, these are not

widespread. Successful initiatives include training programs tailored for older employees and inclusive hiring practices. Challenges include resistance to change and lack of awareness about the benefits of age-diverse workforces. Some companies adopt specific strategies like targeted recruitment campaigns and retention programs. However, there is still a significant gap in widespread adoption. Some organisations offer more inclusive hiring practices, while others lack structured approaches. Best practices include recognising the value of experience and providing age-friendly work environments. Organisations offer varying levels of training and development opportunities. There is a recognised need for more comprehensive programs that focus on digital literacy and adapting to new technologies. Common skill gaps include digital proficiency, adaptability, and modern communication skills. Older workers often possess strong problem-solving abilities and leadership skills but need support in technological adaptability. Some businesses offer skill development programs, focusing on digital literacy and modern workplace competencies. However, there is a need for more targeted and accessible training. Gaps exist in the availability of training programs, particularly for those in remote or rural areas. Connections between older employment and the social economy include involvement in community projects, volunteer work, and social enterprises. Initiatives promoting integration include skills exchange programs and community engagement activities. Organisations promote cross-generational collaboration through mentorship programs, team-building activities, and knowledge-sharing platforms. These initiatives enhance workplace cohesion and leverage the strengths of a diverse workforce.

### **Myths and prejudices about ageing**

Attitudes about ageing significantly impact life development and behaviour towards the elderly. Negative attitudes, stereotypes, prejudices, and ageism create an unfriendly and discriminatory environment for older people. This often leads the elderly to internalise these negative views, causing them to believe that their societal role is unimportant, and that old age is marked by illness and incapacity. Therefore, it is very important to eliminate

prejudices and promote an inclusive environment and society for all generations. A negative image of older people is a way of age discrimination and often a prelude to violence against older people. Eliminating prejudices is a prerequisite for an adequate response to demographic ageing, planning and coordination of relevant policies and services, and, among other things, a prerequisite for the promotion of active and healthy ageing. Prejudices and facts that reject these prejudices according to WHO (Ritsatakis, 2008<sup>158</sup>; Voljč, 2009) are:

***Ageing can take its toll on mental and physical health.***

This prejudice is partly true. The mental and physical condition can be maintained even in old age. We can influence or mitigate declines in function or losses. Practising a healthy lifestyle, healthy diet, exercise and any other physical activity that makes the elderly happy (e.g. gardening, walking) certainly helps in this. Social activities, such as hanging out with friends, also affect health. We can also include volunteering, which has many positive effects on older people. Volunteering enables them to actively participate in the community, improve their psychosocial state and well-being, socialise, enjoy the feeling of usefulness, and generally affect their psychosocial health. (Greenfield and Marks, 2004<sup>159</sup>) Treatment is not just about taking medication.

***Creativity and contribution to society are characteristics of younger generations***

Creativity knows no age limits. The policy of forced retirement supported the idea that older people were unable to contribute economically. People today want, and many must, to remain active even after they meet the requirements for retirement. Many communities overlook the value of the role of older people in the family.

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<sup>158</sup> Ritsatakis, A. (2008.). Demystifying the myths of ageing. World Health Organisation, Regional Office for Europe. Copenhagen

<sup>159</sup> Greenfield, E. A. & Marks, N. F. (2004.). Formal volunteering as a protective factor for older adults' psychological well-being. *Journal of Gerontology, Series B, Social Sciences*, 59(5), 258–264.

In many families, especially in less wealthy ones, the contribution of the elderly through work, caring for sick and disabled family members, babysitting, offering accommodation (apartment, house) to young families and providing financial assistance enables younger families to survive. It is true that wishes for active age, as we described in prejudice no. 2, under the influence of various factors, but the fact is that older people want, and many must, to continue their active lifestyle. The desire for active aging, in terms of maintaining the quality-of-life functions, is especially present in intellectual professions. Contributions to the community are not just employment. Older people can help a lot as informal caregivers, helping family and neighbours.

### ***The experience of the elderly is less important today***

The fact is that many older people do not have the energy, and many of them do not even have the opportunity to integrate into the digital world. But that world is very sensitive. In many acute situations (power outages, numerous diseases, floods, landslides, ...) the world will need the experience and knowledge of the elderly, therefore the community that plans the future should make sure that the young generations acquire the knowledge that their grandmothers or grandmothers and grandfathers. Even highly educated parents cannot fully meet the requirements of today's education system. A community without history is impoverished. The memories, knowledge and experiences of the elderly, passed on to younger generations, are of the greatest importance for future generations.

### ***The elderly want to retire and have peace***

Older people are insecure in today's age of information technology, that's why they are afraid of contacts with younger generations, because they don't want young people to see their ignorance. On the other hand, within the family, at some stage of the aging of the mother and father, a leap occurs, when the children become the parents of persons who lead independent lives and begin to direct the lives of their parents as well. Many elders do not want this and start to close themselves off in front of dominant children. It is true

that older people do not give up opportunities for social contacts and activities if we give them the opportunity and if the environment is encouraging. Many achieve this desire within volunteer organisations, preferably within organisations of older people. The desire to socialize remains all the time, they just need to be offered opportunities. Older people are interested in events in their environment and society. The elderly today are more educated and informed than before. They know a lot about health and feel a greater need to be active and to maintain or improve their quality of life. Older people today are more organized, they are involved in the formation of their communities and societies, and they are defenders of the rights, not only of their own, but also of all other groups in society. Older people are the most loyal voters, and the outcome of many elections today depends on older voters. They are involved in politics, where they have a decisive influence on the life of society.

### ***Hospitals are the most important in health care for the elderly***

Hospital treatment is often more advanced than primary health care because doctors in hospitals hold the highest social status. However, hospital care is more expensive, yields poor cost-benefit results, and can worsen the health of elderly patients. European studies show that hospitalising the elderly is often inappropriate, unnecessary, and harmful. Access to primary health care and necessary medications should be free and easy, as this is crucial for every community. Primary health care, which includes financially and geographically accessible doctors and specialists, is essential for children and the elderly. Managing chronic diseases in health centres is more beneficial and less stressful for elderly patients than hospitalizing them, as they receive the same medications. Experts recommend hospitalizing the elderly only when absolutely necessary.

### ***It is best for the elderly to live with their families***

Mass employment in the twentieth century led to the breakdown of multigenerational families, resulting in many seniors living alone. Older adults' quality of life depends on their autonomy and independence, but they also need an effective social network for

long-term care as they become frail. In many countries, elderly care is still primarily provided by children, often women, who juggle employment and their own families, leading to burnout. Developed areas address this with professional long-term care, often free or subsidized. In less developed countries, professional support for informal caregivers is essential.

### ***Employment of the elderly and pensions reduce resources for the young***

Trade unions often oppose the employment of pensioners, whose poor pensions do not enable them to live a dignified life, with the thesis that they take away jobs from the youngest workers. Retired people have life experience in workplaces, where they worked and can be excellent mentors for new workers. Pensioners have been paying for pensions for at least three decades, and society was the one that managed the money paid. Pensioners in countries where life expectancy is short and do not receive as much money as they paid during working hours. In addition, the fight for better pensions benefits the young more than the old. First, an independent elderly person does not burden the budget of young families. Secondly, for the active part of the population, those who work, good pensions, on the day they retire, can ensure a quality life.

Promoting and motivating older people to stay active through various programs in the community (e.g. learning, centres for active aging, volunteer work of older people, intergenerational centres) to use the social network can reduce the need for care or treatment.

### ***Older people are not suitable for modern jobs***

Depending on the type of work we do, it also depends on how many years we need to do it, that is, when to stop. Adapting the work environment to individual differences is key to maintaining activity. Research has also shown that older people think strategically, are more careful and careful to rationalise and make logical decisions and take things more comprehensively. Older people are also loyal to the company, are less absent from work

and are more committed to work. The system of forced retirement is related to the idea that as we approach retirement, our abilities deteriorate, and we are less effective in the workplace. It is precisely in this sphere that old workers differ greatly. In their retirement, an individual approach is needed, which is what good companies do. Older people, due to stereotypes about older workers, often become depressed, affected, so many accept forced retirement, even though they don't want it. Retirement under pressure is perceived not only as a reduction in normal income but also as a loss of their identity, normal way of life, sociability and friends.

### ***Elderly people are not capable of learning and acquiring knowledge***

Older people are more motivated than their younger counterparts in learning. This can be related to the fact that adults learn, because we are more aware of what we need, and because we want to use the acquired knowledge as soon as possible. If they are mixed with younger ones, they can achieve better results. They can also be an example to younger people and with their motivation and perseverance have a positive influence on younger people as well. Elders relate learning and novelties to their experiences, which allows them to better understand. Of course, it is important to adapt the way of learning and respect the principles of adult learning. It is important that in learning we have more practice than theory, which corresponds to other years. This is also proof that what is good for the elderly is also good for others. Learning and adapting for older employees also allows for a less stressful or "less painful" transition to retirement and preserves the desire for different activities when they retire. The ability to learn should be maintained in later years. It is true that education, previous habits and the level of previous learning greatly influence the form or type of learning in old age, and educational activities must be organized accordingly. Unfortunately, in many communities, the activities of the third university are paid for, so they are not available to many older people, which means damage to the community.

## Things will sort themselves out

The development of any society must be connected with the activities and contributions of all generations. The quality of each age refers to the past life, behaviour, personal and family situation, socioeconomic status, accessible services, cultural, social, economic, physical environment and way of ageing.

A healthy and active lifespan is generally associated with the image of the entire society, its structure and culture. Therefore, **promoting healthy and active ageing, it is necessary to start very early, from childhood onwards.** Education is key. To eliminate prejudice, we are all responsible – from the individual to the government and vice versa. An elderly individual can influence the positive attitude of his environment towards himself by living an active and healthy life. Society and government are responsible for creating an appropriate environment and an environment that promotes a healthy and positive attitude towards ageing and, in general, active and healthy ageing. In this way, we cannot in any way ignore the different needs of the elderly and the fact that there will continue to be those who are vulnerable and dependent on foreign assistance.

## Active and healthy ageing

The concept of active ageing warns that the elderly are not a homogeneous group. In old age, there are large differences between individuals in terms of health, physical abilities, cognitive functioning, socioeconomic status, and social integration abilities. Older people participate more actively in the social, cultural, economic and political aspects of society, in paid and unpaid roles, in the family, domestic environment and the community in general.

## Lower costs associated with medical treatments and health services

Kožuh Novak (2011)<sup>160</sup> also talks about the preventive goal of active ageing and its goal of adding "life to years". Active ageing means maintaining good living conditions with various activities in old age so that the period of dependence on the elderly in the environment is shortened as much as possible. The author adds that elderly people's active ageing needs:

- **Sufficiently large pensions**, which would enable them to age with dignity and live independently;
- **Developed incentive mechanisms at the national level**, to keep older people as long as possible on the labour market, to enable them to contribute their knowledge, life experiences and wisdom;
- **Community support through programs** that would enable the elderly to participate in recreational, cultural, educational and artistic programs, which would simultaneously promote the preservation of their mental and physical health, i.e. functioning;
- **Promotion and support of the activities of self-help organisations** for the elderly at the local and national level and the active, planned inclusion of the elderly in the development activities of the local community and the state. If we add to that self-responsibility and care in preserving health through a healthy and active lifestyle, then we get the approach advocated by active aging policies and programs. Active aging applies to individuals and population groups. It is based on three pillars, health, cooperation and safety, and depends on various influences and determinants, among which are: determinants of personality, social, economic, physical environment and behavioural factors. To this we add gender, culture, norms and values of society.

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<sup>160</sup> Kožuh Novak, M. (2011.). Aktivno staranje – kaj je to? Zlata Leta. Preuzeto sa <http://zlataleta.com/aktivno-staranje-kaj-je-to/> .

All these factors interact and play an important role in the development of the individual at his age and his quality of life.

### **Investments in active ageing**

Active and healthy ageing are critical concepts that emphasise the importance of lifelong investments in maintaining and improving the well-being of older adults. Initiatives should start early, including educational programs and social frameworks that support active engagement throughout life. These investments yield better outcomes, such as extending life expectancy and delaying functional decline. Additionally, societal factors like educational status significantly influence health, participation, and economic security in older age. Late investments in physical activity, nutrition, and combating social isolation also contribute positively to quality of life. Overall, creating environments that support older adults' abilities and functional capacity is key to promoting healthy ageing.

### **Older volunteers in a lifelong perspective**

Demographic changes, population ageing, and increased life expectancy have also increased interest in volunteer work for older people. Involvement in volunteer work has very positive effects on an individual's mental and physical health and life expectancy (Musick and Wilson, 2008).<sup>161</sup> The health and well-being of older people is important for the whole society. (Zaidi, 2015)<sup>162</sup> The theoretical bases for involving the elderly in volunteer work are found in psychological and sociological theories. Activity theory argues that older people engage in volunteer work to compensate for lost traditional roles in life, such as employment or family responsibilities, e.g. It is also claimed that older people can more easily adapt to life transitions, retirement for example, if they are active. Based on this theory, older people have more time for volunteering, but this claim does not receive

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<sup>161</sup> Musick, M. A. & Wilson, J. (2008.). *Volunteers: A social profile*. Bloomington, IN: Indiana University Press  
Musick, M.A. & Wilson, J. (2003). Volunteering and depression: The role of psychological and social resources in different age groups. *Social Science & Medicine*, 56, 259-269.

<sup>162</sup> Zaidi, A. (2015.). *Ageing and Development*. GSDRC Professional Development Reading Pack no. 25. Birmingham, UK: University of Birmingham

statistical support, because today it is increasingly obvious that having free time alone is not enough to get involved.

Rational choice theory also states that involvement in volunteering increases with retirement because people have more free time, because volunteering is seen as an activity with which a person creates something. Continuity theory explains that previous roles, habits, patterns of behaviour reflect the image of older volunteers. Older people thus try to preserve previous habits, while some look for completely new opportunities, or even change their lives. Social exchange theory claims that by volunteering, the elderly try to replace the psychological and social benefits they previously received from paid work. Social resource theory, however, says that the decline in volunteering in old age is as great as the social integration after retirement. (Wilson, 2000)<sup>163</sup>

Role theory explains the concept of internal continuity during adaptation to change. Volunteering helps to preserve social roles, status in society, affects the preservation of a positive self-image, identity and well-being throughout life. Previous roles and status affect the level of desire and the need to preserve status and role, and therefore volunteer work. The relationship between roles, experiences, habits and connectedness of life (influence of significant others) is discussed in the perspective of life courses. The social significance of an event, such as retirement, is an integral part of how experiences will affect the attitudes, or behaviour, of individuals.

To this we can add the environment in which the individual lives, culture, values and other factors in the individual (gender, health, habits...), as well as in his environment. We can also consider the theory of resistance or empowerment. Simply put, it suggests that good begets good.

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<sup>163</sup> Wilson, J. (2000.) Volunteering. *Annual Review of Sociology*, 26, 215–240.

Older volunteers can, according to summarised theories and a lifelong perspective, be divided into three groups (Davis Smith, 2000):<sup>164</sup>

1. **Lifelong volunteers** – those who volunteer because they have always done it and because it is their way of life;
2. **Serial volunteers** – those who once volunteered and who joined later, after retirement or after finishing family obligations;
3. **"Challenged" volunteers** - those who were challenged to volunteer only after retirement.

Older volunteers bring maturity, wisdom, experiences that help them better understand and solve problems. They are more capable of empathy, they are better accepted by the users of aid, that is, they establish contact with the users more easily. Older volunteers approach children and young people in a different, more responsible way. (Age UK, 2009)

<sup>165</sup> Organisations also have special benefits. Older volunteers are generally well motivated and trained. Unlike younger generations, working with older people requires less investment in training (for example, a retired teacher will not need additional instruction on how to work with children). Older volunteers are able and willing to devote a lot of time to volunteering.

They bring experience, knowledge, can establish contacts with different generations and communicate at different levels. Integration into society, good knowledge of the system and social connections are very useful.

Seniors approach their work seriously and responsibly and expect the same from the organisation in which they work. They represent the most numerous and loyal group of volunteers. (Dingle, 2001; Kujundžić and Huzejrović, 2006; Age UK, 2009)<sup>166</sup>

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<sup>164</sup>Davis Smith, J. & Gay, P. (2005.). Active Ageing in Active Communities: Volunteering and the Transition to Retirement. Institute for Volunteering Research (UK)

<sup>165</sup> Age UK (2009.). Older People as Volunteers Evidence Review. London: Age UK

<sup>166</sup> Age UK (2009.). Older People as Volunteers Evidence Review. London: Age UK

## Motives, obstacles and determinants of voluntary activity among the elderly

The participation of older people in volunteer work is influenced by several factors, such as: personal characteristics (physical and mental health), active social role, religiosity, values, professional experience, social and economic status (financial resources, contacts with friends and integration in social networking), characteristics of the environment in which older people live (possibilities and opportunities for involvement in volunteer work), satisfaction with life in their environment and others. (Komp, Tilburg in Groen, 2012<sup>167</sup>)

Rutherford (2006)<sup>168</sup> divides the factors that influence the involvement of older people in volunteer work into four groups:

- **Better socio-economic situation** - the current generation of seniors is richer than those in the past, but, of course, this does not apply to everyone;
- **Health** - today it is proven that many people remain healthy and active until late in old age;
- **Social conditions** - opportunities for involvement in volunteering increase if a person lives longer in the same neighbourhood and has stronger social ties. Caring for other family members (partners, grandchildren) has a significant impact on lower volunteer activity. However, if older people live alone, they also have greater opportunities for loneliness, so the inclusion of isolated older people benefits both the organisation that includes them and the older people themselves;
- **Gender** - since women live longer than men, the proportion of women increases with age group. Women are traditionally more involved in volunteering than men, which results in a higher number of female volunteers among the elderly. Hogg

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<sup>167</sup> Van Tilburg, T. (2012.). Six-year Follow-up on Volunteering in Later Life: A Cohort Comparison in the Netherlands. *European Sociological Review*, 28(1), 1–11.

<sup>168</sup> Rutherford, J. (2006.). *A Golden Opportunity: A guide to attracting and retaining older volunteers*. London: REACH

(2011)<sup>169</sup> believes that volunteering in social activities and motivation for volunteering in old age can only be understood by taking into account previous experiences with volunteering and paid work, taking into account the political context and systemic regulation of the state.

The main motives and reasons for involvement in volunteer work were presented by the older volunteers themselves, who, when asked what motivated them to become involved in volunteer work, answered, among other things, the following (Kujundžić and Huzejrović, 2006):<sup>170</sup>

- They were offered to get involved; someone asked them or asked for their help;
- The need and desire to provide help in the community in order to somehow compensate or owe the community (they notice the problems not only of the elderly in society but also of other groups, i.e. other problems, try to solve them, raise awareness about them and try to motivate others to contribute to solving those problems and in the community in general);
- Personal satisfaction - volunteering gives meaning to their lives and positively affects their self-image, as well as self-esteem;
- Social contacts, socialising; - The opportunity to show what they know, to use their knowledge and skills and to feel useful;
- An opportunity to try something different and new in life.

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<sup>169</sup> Hogg, E. (2011.). The Demographic Opportunity: volunteering in older age. Prilog predstavljen na the Social Policy Association Annual Conference 2011., University of Lincoln, 4-6 Julij Holloway, University of London

<sup>170</sup> Kujundžić, H. i Huzejrović, V. (2006.). Volonterski rad starijih ljudi. u H. Kujundžić, Moć osmijeha i lijepe riječi: stariji ljudi za sebe i za brži razvoj njihove zajednice. Gračanica: Društvo za psihosocijalnu pomoć i razvijanje dobrovoljnog rada "Osmijeh"

Davis Smith (2000) points out that when older people get involved in volunteering, the barriers that may deter them from getting involved in volunteering should be taken into account.

These include low income, lack of information about volunteer opportunities, age restrictions imposed by volunteer organisations, and lack of time due to commitments and other leisure activities.

Dingle (2001) <sup>171</sup>divides barriers into:

**1. Prejudices, and ageism, within organisations that work with volunteers:**

- Setting age limits for the involvement of volunteers;
- Focusing exclusively on younger volunteers;
- Wrong beliefs that older people are too weak to be volunteers, that it is not worth motivating the elderly to motivate because they will not stay long;
- Not offering activities or areas of activity for all ages or ages;
- Assumptions that the elderly can be satisfied, that is, they should only be involved in undemanding and uncomplicated activities (e.g. making tea, keeping candles);
- The opinion that the elderly prefer to act and work with their peers and that they want to continue doing the same things as they did in the past, when they were working.

**2. Attitude of the elderly:**

- The elderly simply want something else and to do other things (dancing, traveling, looking after grandchildren, etc.);
- Some seniors simply choose passive roles and withdraw from society;
- Older people may doubt their abilities or harbour prejudices against certain age groups (for example, working with young people).

**3. Practical obstacles:**

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<sup>171</sup> Dingle, A. (2001.). Involving older volunteers. A Good Practice Guide. The Institute for Volunteering Research (UK)

- Mobility – some are unable to participate due to loss of physical mobility and health, do not have available, cannot or do not want to use cars, public transport;
- Financial resources – for some, poverty is an obstacle.

Experience shows that older people, as is the case with younger volunteers, do not want us to treat them "by the way" and approach their work superficially. They expect professionalism, structure, order and support from the organisation. In particular, they want to do work for which there is a proven need, and they want to see that their contribution is meaningful and welcome. They expect equal treatment within the organisation and an approach that is in line with their wishes, motives, and above all their knowledge and competences. They are most bothered by age discrimination, prejudice and stereotypes in general. (Kujundžić and Huzejrović, 2006).<sup>172</sup>

### **Volunteer work is related to health**

Health, integration, and cooperation are interconnected. Health is crucial for active participation in the labour market and volunteering, which in turn positively impacts health. Social integration and volunteering enhance self-esteem, well-being, and personal satisfaction, especially among the elderly. Physical activity, even moderate, helps prevent chronic diseases and improve cardiovascular and cognitive functions.

Volunteering involves physical activities like walking, driving, and various tasks that provide mental stimulation, helping to maintain cognitive functions. Active participation supports roles that enhance self-esteem and give meaning to life. It also offers opportunities for social interaction, preventing loneliness and reducing depression.

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<sup>172</sup> Kujundžić, H. i Huzejrović, V. (2006.). Volonterski rad starijih ljudi. u H. Kujundžić, Moć osmijeha i lijepe riječi: stariji ljudi za sebe i za brži razvoj njihove zajednice. Gračanica: Društvo za psihosocijalnu pomoć i razvijanje dobrovoljnog rada "Osmijeh"

Studies show that elderly volunteers gain better health, satisfaction, and reduced mortality compared to non-volunteers. Volunteering strengthens social capital, benefiting both individuals and society. Thus, active aging through volunteering has significant preventive and positive effects on the physical and mental health of the elderly, contributing economically and socially to the community.

## 4. Comparative analysis across countries

### 4.1. Employment challenges of individuals aged 55+

#### Retirement

- Early retirement schemes have historically lowered labour force participation among older workers.
- Pension conditions also compel older workers to remain in the work longer due to financial needs, often exacerbated by insufficient pensions or changes in pension systems that raise the retirement age.
- Many older women have no work experience in the formal sector at all and it is highly likely that they will not exercise their right to a pension.

#### Health, psychological and life conditions

- Health conditions, influenced by educational attainment and living standards, significantly impact their employability.
- Older people are more prone to chronic and occupational diseases that have developed over years of work and that can reduce productivity at work.
- In some countries, the lack of sufficient child and elder care institutions means women often care for dependent family members, hindering their ability to requalify for new jobs.
- Psychological factors such as stress, anxiety, and depression can also affect older workers, impacting their job performance and ability to adapt to new work environments

## Working conditions and training

- Lack of flexibility of employers in adapting working conditions to the needs of older workers.
- Over 55s face new technologies and changes in the way they work that require lifelong learning and more flexibility.
- The likelihood of becoming unemployed and the difficulty of finding a new job increase with age, leading to higher and longer unemployment rates.
- The lack of training for retraining and acquiring new skills is a particular challenge, and the offered training programs are often inadequate, the training offer changes slowly and adapts to existing trends in the labour market.
- Addressing the challenges of an aging workforce requires thoughtful human resource management strategies. It is necessary to adapt recruitment, retention, training, and employee development approaches, ensure knowledge transfer, and promote health and safety at work.
- Demographic structure (increasing number 55+) requires the adaptation of workplaces and practices to ensure that the workforce remains productive and motivated.
- It is crucial to implement mentorship and knowledge systems to leverage the potential of older workers and to ensure knowledge transfer to younger generations, thereby strengthening corporate culture and innovation.
- It is crucial to support generational mix to ensure the transfer of knowledge.
- Challenges in employing individuals over 55 require comprehensive strategies that include legislative changes, adaptation of workspaces, and the development of programs that promote lifelong learning.
- Rapid technological changes can result in older workers falling behind in digital skills that are essential for the modern workplace. Training programs and requalification are crucial to ensure that older workers remain competitive in the labour market.

## All types of discrimination

- Existence of a gender gap in the labour market in favour of men. The elderly population is especially at risk, and the analysis of the labour market confirmed that women are far more vulnerable than men of the same age, and secondly, that their vulnerability starts much earlier, from the age of 45.
- Discrimination in the labour market is present, and the personal characteristics that most often appear in complaints are gender and marital and family status, primarily of women, membership in political trade unions and other organisations, disability, age, nationality and health condition.
- Age discrimination remains a prevalent issue, with individuals aged 55 and older often experiencing prolonged unemployment despite their extensive experience. This suggests that ageism significantly hinders their job prospects, regardless of their qualifications.
- Workplace discrimination, including stereotypes about older workers' productivity or resistance to change, highlights the need for greater social awareness and the promotion of an inclusive work culture.
- Physical and mental health issues are the main causes of early retirement among older workers, necessitating better support in terms of healthcare and working conditions.

## 4.2. Differences among countries

### Retirement

When comparing the pension ages for men and women across the project countries<sup>173</sup> - we observe diverse approaches to retirement policies, reflecting both historical and social influences. Slovakia, Czechia, Germany, Bulgaria, Slovenia, and Hungary have established

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<sup>173</sup> Slovakia, Czechia, Germany, Bulgaria, Croatia, Austria, Slovenia, and Hungary

the same pension age for both men and women. This indicates a strong trend towards gender equality in retirement policies. By aligning the pension ages, these countries acknowledge the importance of equal treatment in retirement planning and aim to eliminate gender disparities in this area. This approach is likely influenced by broader efforts to ensure gender equality in the workplace and social systems.

**In contrast, Croatia and Austria maintain lower pension ages for women** compared to men. In Croatia, the pension age for women is 62.5 years, which is 2.5 years lower than the 65 years for men. Austria shows an even greater disparity, with women retiring at 60 years, 5 years earlier than men. These differences reflect historical and social policies, that have traditionally prioritized earlier retirement for women, possibly due to the recognition of **women's dual roles in the workforce and home**. Such policies might aim to provide women with earlier access to retirement benefits, acknowledging the additional societal roles they often undertake.

## Slovenia

In Slovenia, 42% of respondents believe age discrimination against those **over 55** is widespread, with this group often being the **most disadvantaged in the labour market**. Addressing this requires coordinated efforts from government, social partners, NGOs, and international organisations to **develop policies, that support older workers, promote healthy ageing, and ensure economic sustainability**. Recognising and leveraging the skills of the elderly can enhance their social status and benefit younger generations. NGOs e.g. Slovenian Federation of Pensioners' Associations – Advocates for older adults' rights and well-being, focusing on employment and social security, and participates in policy discussions and awareness campaigns. Slovenia's Active Ageing Strategy aims to promote longer working lives, improve the employability of older workers, and enhance their quality of life. It includes measures for lifelong learning, health promotion, and flexible working arrangements.

Specific programs and incentives are designed to encourage the employment of older workers, such as subsidies for employers who hire older employees and training programs to enhance their skills.

### **Support measures for older workers in Slovenia**

1. Subsidies and financial incentives:
  - Financial subsidies for employers hiring or retaining older workers.
  - Grants for older individuals starting businesses.
2. Job search and placement services:
  - Personalised job search assistance and career counselling by the Employment Service of Slovenia (ESS).
  - Events connecting older job seekers with employers.
3. Training and upskilling programs:
  - Courses to help older workers transition to new roles.
  - Programs for re-skilling in high-demand areas.
4. Public works and community service:
  - Temporary jobs in public projects.
  - Engagement in community activities offering meaningful work.
5. Consulting and mentoring:
  - Mentorship Programs - older workers mentoring younger colleagues.
  - Services to help older workers with career transitions.

Measures commonly Implemented by Slovenian Organisations for Older Workers are:

- Exclusion of age restrictions in job ads.
- Promotion of age-diverse work teams.
- Age-related medical examinations and preventive care.
- Identification and assessment of health-risk jobs.
- Communication about retirement plans.

- Regular discussions on extending work activity beyond retirement age.
- Identification, retention, and transfer of key skills of older workers.
- Exemption from overtime for older employees.

## **Austria**

Austria faces a significant ageing population trend. Currently, the statutory retirement age is 65 for men and will gradually rise to 65 for women by 2033. Women, who currently retire earlier, will see their retirement age increase by 6 months each year starting in 2024, eventually aligning with the retirement age for men. **Austria has a notably low retention of older workers in the workforce**, largely due to generous early retirement provisions. Recent pension reforms aim to address this issue by offering strong incentives for people to work longer, thus encouraging later retirement and helping to mitigate the problem.

Austria offers various benefits to support their integration into the labour market. Some of the key programs:

- Provides financial assistance to workers aged 50 and above, who have been registered with the public employment service for more than 90 days. It aims to facilitate the integration of older workers into the labour market.
- Job seekers who are 50 years old or older and face challenges in finding employment due to health issues or extended absences from the labour market can benefit from Employment initiative 50+.
- Partial retirement, allowing employees to reduce their working hours until retirement with minor financial losses. Employers who enable their employees to work part-time can benefit from subsidies provided by the public employment service.
- Encourages employers to retain and hire older workers by implementing age-neutral measures, preventing discrimination based on age, and promoting better retention and hiring mechanisms targeted at older workers.

- The program focuses on enhancing the employability of older workers by providing access to training adjusted to their experience and learning needs, promoting lifelong learning, and setting up mechanisms for recognising and validating skills.

## Republic of Serbia

In the Republic of Serbia, the working-age population is projected to register a dramatic decline by 2060, while the post-productive population will experience a significant increase.

Technological and production process changes have made it harder for older workers to adapt to new labour market demands, primarily due to outdated knowledge and skills. Those employed long-term in the same company, where their roles have become obsolete due to technological, economic, or organisational changes, face significant challenges. Their insufficient adaptability and discouragement from struggling to find suitable employment can lead to increased inactivity among this group. **Educational levels of the elderly hinder their adaptation to the digital economy. This issue, along with inadequate state funding for higher education, represents a significant weakness in transitioning to an information society.**

In Serbia, as of 2019, 23.8% of the elderly reside in single-person households. Among them, one-third face significant challenges in daily household tasks, including grocery shopping and household chores. Representatives from institutions and companies in Serbia noted, that while the strategic framework of employment policy acknowledges the challenges faced by the 50+ age group in finding employment, **there are no specific measures tailored for this demographic besides subsidies for their employment.** In contrast, **other groups like young people, Roma, and people with disabilities have specialised programs.** Older women face compounded challenges due to age, lower education levels, and fewer years of work experience, leading to greater discouragement in the job market. Harmonizing employment policies with gender equality initiatives is

crucial to strategically and systemically improving the employment situation for older women and the elderly in general.

## Croatia

Croatia is undergoing significant demographic shifts, with a noticeable rise in older workers aged 50-64 and over 65. Older individuals are increasingly choosing to extend their working lives, adapting to the challenges posed by an ageing population. Unemployment rates have dropped across all age groups, showcasing substantial progress in reducing both youth and elderly unemployment. This success underscores the impact of training programs and requalification efforts. Croatia's situation mirrors broader trends observed in the EU, where similar challenges, such as workforce ageing and pension reforms promoting longer working lives, are being addressed. Although Croatia's employment rates for older age groups slightly trail behind the EU average, there's a positive trajectory towards improvement.

The management of workforce ageing in Croatia necessitates collaboration among government agencies, business associations, educational institutions, and NGOs. **Key strategies involve pension reforms, employment programs, and health initiatives tailored for older workers.** The Croatian Employment Service plays a pivotal role in executing these workforce management programs. Challenges in employing individuals over 55 include **adapting work conditions, addressing skill gaps, and ensuring sufficient pension conditions.** To tackle these challenges, strategies focus on enhancing workplace flexibility, providing training, mentorship, and tailored health programs for older workers. Croatia places a strong emphasis on lifelong learning initiatives to bolster the employability and social inclusion of older individuals, aligning with EU policies that advocate active ageing through personal development.

Initiatives aimed at promoting social inclusion and fostering intergenerational cooperation are essential in managing ageing. Programs such as local retiree clubs and joint educational activities serve as bridges across generational gaps, fostering social

cohesion and reflecting EU strategies for encouraging active participation across different age groups.

## Germany

Germany's contemporary landscape is multifaceted, encapsulating intricate demographic shifts, nuanced political dynamics, and evolving economic reforms. Demographically, the nation contends with the ramifications of an ageing population and diminishing birth rates, which strain social services and exacerbate labour market pressures. Migration patterns, both internal and external, further shape Germany's demographic makeup, **with significant inflows of migrants contributing to regional disparities while underscoring the nation's ongoing efforts to integrate diverse populations.**

Politically, Germany's landscape is characterised by a spectrum of ideologies represented by major parties like the Christian Democratic Union (CDU), Social Democratic Party (SPD), and Green Party. Coalition governments, reflective of the proportional representation electoral system, underscore the necessity for consensus-building in policy formulation. These political dynamics intersect with economic reforms, notably in the realm of pension restructuring, aimed at balancing the financial sustainability of social welfare systems with the imperative of addressing demographic challenges and ensuring equitable retirement provisions.

Economically, Germany grapples with the imperatives of digital transformation and workforce adaptation in an increasingly globalized environment. The COVID-19 pandemic has accelerated trends toward remote work arrangements, prompting reflections on productivity, job creation, and workforce well-being. Initiatives such as the "Perspective 50 Plus" program underscore the nation's commitment to addressing employment challenges among older workers, while ongoing efforts to navigate the complexities of digitalization underscore Germany's proactive stance in fostering inclusive growth and sustainable development.

## Hungary

Hungary is experiencing a significant demographic shift with a declining and ageing population, projected to fall to around 8.7 million by 2050. This trend is driven by low birth rates and substantial emigration, particularly among young, educated individuals. The increasing proportion of elderly citizens and a high old-age dependency ratio pose challenges to sustaining economic growth and maintaining social services. These demographic changes threaten the workforce availability and the socio-economic stability of the nation.

To address the challenges posed by an ageing workforce, **Hungary has implemented several age management strategies aimed at maintaining the employability and productivity of older workers.** The gradual increase in the retirement age to 65 by 2022 is one such measure, designed to keep older individuals in the workforce longer. Additionally, the establishment of pensioner cooperatives in 2017 has facilitated employment for retirees by providing tax incentives for both employers and employees. **However, despite these initiatives, older workers often face significant barriers, including age discrimination and difficulties in adapting to the fast-evolving job market.** To mitigate these issues, targeted training and development programs are essential. These programs focus on enhancing digital literacy and other relevant skills, thereby helping older employees remain competitive. Furthermore, fostering a supportive work environment that values the experience and expertise of older workers can enhance their job satisfaction and productivity, ultimately benefiting both employees and employers.

The ageing population in Hungary presents challenges and opportunities for the socio-economic landscape. The National Strategy for Ageing aims to keep older adults active and independent, promoting lifelong learning and flexible working conditions. Employment rates for older workers (55-64) have increased, but stereotypes and discrimination remain significant barriers. Addressing these issues involves raising

awareness about the value of older workers and implementing anti-discrimination policies. Leveraging the skills of the older workforce can help mitigate the economic impacts of ageing and create a more inclusive labour market.

## Bulgaria

Bulgaria faces intricate demographic dynamics characterised by population decline and ageing patterns. The 0.5% decrease in 2022 underscores multifaceted challenges, spanning economic ramifications to social welfare concerns. This demographic shift, alongside a 23.5% elderly populace, underscores the pressing need for tailored age management strategies. Evolving workforce landscapes necessitate policies enhancing the employability and productivity of older adults. **The delicate equilibrium between sustaining senior labour force participation and fostering youth opportunities highlights the complexity of age management initiatives within Bulgaria's socio-economic framework.**

Addressing the multifaceted facets of ageing within Bulgaria's demographic landscape necessitates a comprehensive approach encompassing health, employment, and social integration. With initiatives like the National Strategy for Active Life of the Elderly, the focus extends beyond mere workforce participation to encompass holistic well-being and societal engagement. As Bulgaria navigates the challenges posed by an ageing population, the imperative lies in fostering environments conducive to healthy and productive ageing. This entails not only adapting healthcare systems to **meet the evolving needs of seniors but also creating inclusive workplaces and communities that value the contributions of older adults.**

In response to the profound demographic shifts, Bulgaria endeavours to navigate the intricate terrain of age management through collaborative policymaking and innovative interventions. Initiatives such as the Evergreen Talents 55+ platform signal a concerted effort to harness the potential of older adults in the workforce while addressing age-related barriers to employment. However, the effectiveness of such endeavour's hinges

on a nuanced understanding of age-related dynamics and the implementation of targeted measures that reconcile the aspirations and capabilities of different age cohorts. As Bulgaria charts its course amidst demographic transitions, the pursuit of sustainable age management strategies emerges as a pivotal determinant of its socio-economic trajectory in the years ahead.

### **Czech Republic**

In the Czech Republic, demographic ageing presents a significant challenge, with a notable proportion of the population aged 65 and above. This demographic shift has spurred the development of comprehensive strategies to address the ageing workforce and ensure sustainable employment opportunities for older individuals. Active employment policies, including job creation initiatives, counselling services, and retraining programs, are being implemented to maximize employment prospects, particularly for those aged 55 and above. These efforts are underpinned by the recognition of the valuable skills and experience that older workers bring to the workforce, highlighting the importance of leveraging their contributions for economic growth.

Central to these strategies is the Strategic Framework of the Czech Republic 2030, which underscores the need to support the silver economy and promote lifelong learning initiatives tailored to older individuals. Additionally, personalized approaches to employment support are prioritized, acknowledging the diverse needs of older workers and disadvantaged groups. Efforts are also directed towards raising awareness among employers about the benefits of age management and fostering age-friendly workplaces. This includes initiatives to promote socially responsible entrepreneurship and encourage companies to implement practices that support the integration and retention of older workers.

Despite positive attitudes towards older workers' qualities such as loyalty and reliability, challenges persist, including perceived barriers to adapting to new technologies and accessing further training opportunities. Addressing these challenges requires a

multifaceted approach, combining targeted retraining programs, flexible work arrangements, and efforts to combat age discrimination in the labour market. By actively engaging in the development and implementation of policies to manage the ageing workforce effectively, the Czech Republic aims to harness the potential of older workers for both economic sustainability and social inclusion.

### **Slovak Republic**

Slovak republic has **implemented various age management measures at systemic and practical levels, particularly within non-profit organisations and international companies**. These efforts include supportive legislation, educational initiatives, and counselling programs. However, enforcement of these measures remains insufficient. The IntegrAGE project highlighted the importance of the NPAS and maintaining high standards in educational programs on age management, with certification being crucial for quality assurance.

Recognition initiatives like **the Age Management Award** commend companies for promoting active ageing, and organisations like SAAMS contribute to creating favourable conditions for diverse entities. Despite numerous educational programs, Slovakia lacks a systematic approach to ensure their quality and financing, making it difficult for individuals, especially those aged 55 and above, to participate. Additional support, such as flexible learning schedules and access to online resources, is needed to encourage adult education.

Training and development initiatives for older employees, including online festivals and webinars, have been successful. **However, there is a lack of research on the educational needs of adults, particularly those aged 55 and above, highlighting the need for targeted studies in this area.**

## 4.3. Evaluation of findings

### Slovenia

- Effectively addresses issues concerning the silver generation through coordinated efforts among various stakeholders.
- Implements financial incentives for employers hiring older workers and provides grants for older entrepreneurs.
- Offers personalised job search assistance, job fairs, courses, and re-skilling programs.
- Provides temporary job opportunities, community service roles, mentorship programs where older workers mentor younger colleagues, and career transition support.
- Organisations adopt several measures to support older employees.

### Austria

- Retirement age adjustments – gradual increase of women’s retirement age to align with men’s by 2033.
- Due to generous early retirement provisions, the retention of older workers is low. Therefore, Austria offers incentives to work longer, encouraging later retirement.
- Existing support programs includes:
  - Financial assistance for workers aged 50+.
  - Employment initiatives for those 50+ facing employment challenges.
  - Encouragement of partial retirement and age-neutral employment measures.
  - Training programs for older workers to enhance employability.

## Republic of Serbia

- Decline in working-age population – significant reduction expected by 2060.
- Older workers struggle with outdated skills and technological changes.
- Insufficient support – limited measures tailored for older workers exist beyond employment subsidies.
- Facing gender-specific issues: older women encounter compounded challenges due to age, education, and work experience disparities.

## Croatia

- Demographic shifts – increase in older workers, decrease in younger workers.
- Reduction in unemployment across all age groups due to training and requalification efforts.
- Collaborative efforts – government, business associations, educational institutions, and NGOs working together to address issues of the silver generation.
- Specialised healthcare programmes and initiatives promoting social inclusion and intergenerational cooperation.

## Germany

- Ageing population: challenges with low birth rates and migration patterns.
- Political and economic reforms: pension restructuring and workforce adaptation to digitalisation.
- Employment programmes: "Perspective 50 Plus" program to address older worker employment challenges.

## Hungary

- Declining population – projected decrease to 8.7 million by 2050.
- Age Management strategies – retirement age increase, pensioner cooperatives.
- Employment barriers – age discrimination and adaptation difficulties.
- National Strategy for Ageing – focus on active and independent ageing, lifelong learning, and flexible working conditions.

## Bulgaria

- Population decline and ageing (0.5% decrease in 2022, 23.5% elderly population).
- National Strategy for Active Life of the Elderly.
- Balancing senior labour force participation with youth opportunities.
- Collaborative efforts – policies enhancing employability and productivity of older adults.

## Czech Republic

- Demographic ageing – a significant proportion of the population aged 65 and above.
- Employment strategies: job creation, counselling, and retraining programmes.
- Strategic framework: support for the silver economy and lifelong learning.
- Age-friendly workplaces: promotion of socially responsible entrepreneurship and integration of older workers.

## Slovak Republic

- Has implemented various age management measures at systemic and practical levels, particularly within non-profit organisations and international companies – supportive legislation, educational initiatives, counselling programmes.
- Recognition initiatives: Age Management Award and contributions from SAAMS.
- Lack of systematic approach to Age management in general, quality assurance and financing of educational programmes for older adults.
- There are successful training initiatives such as online festivals and webinars. There is a need to establish WAI in organisations.

## Bosna and Hercegovina

- Bosnia and Herzegovina is facing significant demographic changes and an aging population. According to the last population census from 2013, the share of the elderly in the BiH population has doubled compared to the situation in 1991 (from 6.5% to 14.2%).
- Limited job opportunities for older workers, and cultural attitudes that may undervalue the contributions of older employees.
- Social exclusion and economic poverty are affecting elderly individuals. Systemic discrimination to ensure that elderly individuals are not excluded from economic, social, political, and cultural life needs to be adressed.
- The memories, knowledge and experiences of the elderly, passed on to younger generations, are of the greatest importance for future generations - to support generational mix is crucial.

## 4.5. Evaluation

Overall, the selected countries exhibit **various degrees of advancement and challenges in managing an ageing workforce**. Key findings include:

1. Across Europe, the population is aging, leading to a future shortage of human resources. Keeping older employees in work for as long as possible is one solution.
2. Age management refers to strategies and practices aimed at optimizing the performance, well-being, and engagement of employees of all age groups within an organization. It acknowledges the diversity in age demographics within the workforce and seeks to leverage the strengths and capabilities of employees at different stages of their careers, including older workers.
3. Retirement age adjustments: Austria, Hungary, Czech Republic, and other countries are adjusting retirement ages to encourage longer workforce participation.
4. Employment support programs implementing programs to support older workers and emphasising financial assistance, retraining, and flexible work conditions, are implemented in many countries. Austria, Croatia, Slovenia, Hungary, Germany, Czech Republic, Slovakia. However, this varies by country, and in some places, such support is limited, for example, it is only provided partially or at the level of international corporations. In most countries, systematic support is absent, and awareness of the importance of age management, work ability, and work-life balance is low.
5. The age group 55+ is not specifically designated in almost any country. In the context of unemployment, the age group 50+ is often mentioned. Job seekers aged over 50 have a disadvantaged status in Slovenia, Austria, Serbia, Croatia, Germany, Hungary, Bulgaria, Czech Republic, Slovak Republic, Bosna and Hercegovina. Participants in employment support programmes receive personalised, long-term

information regarding life, labour market opportunities, and the regulatory framework in their desired destination country. Additionally, they receive financial support to overcome any potential challenges. In the Czech Republic, Slovenia and Slovak Republic, there is free mediation of employment and unemployment benefits. However, mentoring in Slovakia is sporadically provided. Jobs seekers allowance is offered between 90 days up to half a year under specific conditions. Active employment measures are training and education, recruitment incentives, job creations (public works and social entrepreneurship), self-employment promoting.

6. Health and social inclusion: Croatia and Bulgaria are focusing on integrating health services and promoting social inclusion, which are critical for maintaining the well-being of older populations. Social inclusion and gender balance is key topic for Bosnia and Hercegovina and Serbia as well.
7. Challenges with adaptation: every country encounters substantial hurdles in developing skills and competencies for older workers, particularly in digital and technological areas. Serbia and Hungary reported that they face significant barriers related to outdated skills and technological changes, highlighting the need for ongoing training and development.
8. Recognition initiatives and awards demonstrate the importance of acknowledging and promoting best practices in age management.
9. Educational initiatives: despite numerous training programs, many countries lack a systematic approach to ensure quality and accessibility, particularly for the 55+ age group. In this context, it is important to explore educational methods that are friendly to older people, such as a slower learning pace for the development of digital competencies

10. Anti-Discrimination and awareness campaigns: Multiple countries are addressing age discrimination through targeted campaigns. For instance, in Slovenia, 42% of respondents believe discrimination against individuals over 55. Similar concerns are noted in different European countries, where older workers often face biases in recruitment and workplace opportunities. These findings highlight the need for comprehensive anti-discrimination and awareness campaigns across various countries to combat age-related biases and promote the value of an inclusive, age-diverse workforce.

**Effective management of an ageing workforce requires comprehensive and multifaceted strategies, including legislative adjustments, targeted support programs, lifelong learning initiatives, and collaboration among government, business, and educational institutions. Addressing discrimination and promoting inclusive workplaces are crucial for leveraging the potential of older workers and ensuring socio-economic sustainability.**

## 5. Recommendations for Age management

Below, we present the areas for recommendations that emerged from the text. Considering that the level of implementation and knowledge of age management is weak in several countries, it is necessary to disseminate and popularise this issue.

### 1. Increase awareness of Age management

- Launch targeted campaigns for executives, HR managers, and employees to raise awareness about age management practices through various channels like webinars, social media, and company newsletters.
- Implement LinkedIn campaigns and podcasts highlighting the benefits of age diversity and inclusive practices.
- Conduct public information campaigns to combat age stereotypes through stories and interviews with older workers.
- Distribute brochures and conduct lectures emphasizing the value of employees aged 55+, showcasing their skills and experience.
- Host workshops and create educational materials to motivate employers to hire and retain older workers.
- Introduce incentives for employers, such as tax benefits or recognition programs, to support an inclusive work culture.

### 2. Support tools development for age management

- Implement a standardised age management methodology.
- Develop comprehensive training materials and methodologies to eliminate ageism, addressing the needs of different age groups, from new graduates to older employees.
- Expand the implement Work Ability Index – or other similar measurements.

**3. Flexible working conditions**

- Introduce flexible working conditions for older employees. Allow adjustments to working hours, including flexible hours, remote work, and job-sharing options, particularly for physically demanding roles.

**4. Reduce age discrimination**

- Reduce incidents of age discrimination. Create and enforce guidelines with clear sanctions for age discrimination, promoting the recognition and value of older employees' qualifications.

**5. Support development of skills and competencies employees 55+**

- Enhance digital and technological skills of employees aged 55+. Develop tailored training programs to improve digital literacy and technological skills, with specific modules for older employees.
- Launch media campaigns and podcasts promoting lifelong learning and continuous skill development.

**6. Establish mentoring programs**

- Create guidelines for mentoring programs that facilitate knowledge transfer between generations, including reverse mentoring.

**7. Implement comprehensive health support programs.**

- Raise awareness about health and safety.
- Ensure workplaces are ergonomically adapted for older employees and include mental health resources and stress management programs.

**8. Propose legislative changes to promote age diversity and inclusion (systemic measures)**

- Ensure anti-discrimination laws.
- Ensure equal job opportunities, and pension policy reforms to protect older workers' rights.
- Ensure a fair recruitment process for human resources without discrimination against older individuals.

**9. Set and implement international quality standards in adult education and ensure sustainable funding**

- Develop a quality assurance system for adult education that meets international standards, ensuring consistency and effectiveness.
- Secure sustainable funding for adult education programs. Implement systemic measures to finance adult education, ensuring accessibility and continuity of learning opportunities for older employees.

This recommendation applies to countries where the system has not been implemented or is ineffective.

These recommended areas of measures should form a comprehensive strategy that promotes an inclusive work environment, values the contributions of older employees, and ensures continuous learning and skill development, thereby enhancing overall company engagement in age management practices. These recommendations will be further elaborated in different deliverables and are based on preliminary analyses. They are intended as initial guidelines and are not yet precisely defined.

## 6. Conclusion

Presented document is the synthesis of analysis and common findings across 10 analysed countries – Slovenia, Austria, Republic of Serbia, Croatia, Germany, Hungary, Bulgaria, Czech Republic, Slovak Republic, Bosna and Hercegovina. A comprehensive summary highlights overarching trends, challenges, and best practices. This synthesis aims to distil valuable insights that can inform cross-country strategies and initiatives, fostering a collaborative and informed approach to addressing the employment needs of the ageing population. By presenting both country-specific challenges and overarching patterns, this document seeks to contribute substantively to the development of effective policies and interventions that support meaningful and sustainable employment opportunities for individuals aged 55 and above. Based on the analysis findings, recommendations for national policies were formulated. These recommendations offer insights to policymakers, stakeholders, and relevant authorities. sustainable employment opportunities for individuals aged 55 and above.